

<i>SERFF Tracking Number:</i>	<i>UHLC-126750394</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>46715</i>
<i>Company Tracking Number:</i>	<i>RERATE 2011 - STD</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS</i>		
<i>Project Name/Number:</i>	<i>RATE/RERATE 2011 - STD</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS

TOI: MS05G Group Medicare Supplement - Standard Plans

Sub-TOI: MS05G.001 Plan A

Filing Type: Rate

SERFF Tr Num: UHLC-126750394 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 46715

Co Tr Num: RERATE 2011 - STD State Status: Approved-Closed

Reviewer(s): Stephanie Fowler

Authors: Wanda Augustus, Bobbie Walton

Date Submitted: 09/03/2010

Disposition Date: 09/10/2010
Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2011

Implementation Date: 01/01/2010

State Filing Description:

General Information

Project Name: RATE

Project Number: RERATE 2011 - STD

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/10/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 09/10/2010

Created By: Wanda Augustus

Corresponding Filing Tracking Number:

RERATE 2011 - STD

Deemer Date:

Submitted By: Bobbie Walton

Filing Description:

RE: Rate Revision Filing

Rates for Standardized Medicare Supplement Plans and Medicare Select Plan C

UnitedHealthcare Insurance Company

NAIC #0707-79413

SERFF Tracking Number: UHLC-126750394 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46715
 Company Tracking Number: RERATE 2011 - STD
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS
 Project Name/Number: RATE/RERATE 2011 - STD

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 185 Asylum Street Group Code: 707 Company Type: Life and Health
 Hartford, CT 06103 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$650.00
 Retaliatory? No
 Fee Explanation: \$50.00 X 13 = \$650.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$650.00	09/03/2010	39232728

SERFF Tracking Number: UHLC-126750394 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46715
Company Tracking Number: RERATE 2011 - STD
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS
Project Name/Number: RATE/RERATE 2011 - STD

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/10/2010	09/10/2010

SERFF Tracking Number: UHLC-126750394 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46715
Company Tracking Number: RERATE 2011 - STD
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS
Project Name/Number: RATE/RERATE 2011 - STD

Disposition

Disposition Date: 09/10/2010

Implementation Date: 01/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- the insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UHLC-126750394</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>46715</i>
<i>Company Tracking Number:</i>	<i>RERATE 2011 - STD</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS</i>		
<i>Project Name/Number:</i>	<i>RATE/RERATE 2011 - STD</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	COVER LETTER	Accepted for	Yes
		Informational Purposes	
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Approved	Yes

SERFF Tracking Number: UHLC-126750394 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46715

Company Tracking Number: RERATE 2011 - STD

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS

Project Name/Number: RATE/RERATE 2011 - STD

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 09/10/2010	RATE SCHEDULE AND RATE ATTACHMENTS	MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936, MSC 1566, MSC 1969	New		AR Rate Schedule (Std).pdf AR Attachments (Std).pdf

UNITEDHEALTHCARE INSURANCE COMPANY
AARP MEDICARE SUPPLEMENT PORTFOLIO

RATE SCHEDULE

(Page 1 of 2)

FOR

ARKANSAS

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936
MSC 1566, MSC 1969

<u>Plan</u>	Proposed 2011 <u>Monthly Rate</u>	2010 <u>Monthly Rate</u>	Diff. (%)
A	\$118.25	\$118.25	0.0%
B	\$178.00	\$173.50	2.6%
C	\$208.75	\$203.50	2.6%
D	\$195.50	\$190.50	2.6%
E	\$196.00	\$191.00	2.6%
F	\$209.75	\$204.50	2.6%
G	\$196.50	\$191.50	2.6%
H (with drugs)	\$268.00	\$268.00	0.0%
H (without drugs)	\$194.75	\$194.75	0.0%
I (with drugs)	\$269.00	\$269.00	0.0%
I (without drugs)	\$195.75	\$195.75	0.0%
J (with drugs)	\$327.75	\$319.75	2.5%
J (without drugs)	\$204.25	\$199.25	2.5%
K	\$86.75	\$91.25	-4.9%
L	\$124.00	\$130.50	-5.0%
Select C	\$137.00	\$133.50	2.6%

** Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

UNITEDHEALTHCARE INSURANCE COMPANY
AARP MEDICARE SUPPLEMENT PORTFOLIO

RATE SCHEDULE

(Page 2 of 2)

FOR

ARKANSAS

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968

<u>Plan</u>	Proposed 2011 Under Age 65 <u>Monthly Rate</u>
A	\$147.75
B	\$222.50
C	\$261.00
D	\$244.50
E	\$245.00
F	\$262.25
G	\$245.75
H (with drugs)	\$335.00
H (without drugs)	\$243.50
I (with drugs)	\$336.25
I (without drugs)	\$244.75
J (with drugs)	\$409.75
J (without drugs)	\$255.25

** Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

UNITEDHEALTHCARE INSURANCE COMPANY

STANDARDIZED MEDICARE SUPPLEMENT RATE FILING

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

**MS 1209A, MSA 1454 - MSJ 1463, CRA 1664,
MSA 1959 - MSJ 1968, MSK 1935, MSL 1936, MSC 1566, MSC 1969**

Arkansas

EFFECTIVE 1/1/2011

CONTENTS

1. Rate Schedule (2 pages)
2. Actuarial Memorandum (6 pages)
3. Attachment 1 – Projection of Loss Ratios (2 pages)
4. Attachment 2 – Per Member Per Month Claim Costs by Benefit (2 pages)
5. Attachment 3 – Average Annualized Premiums (1 page)
6. Attachment 4 – Durational Exhibit (13 pages)
7. Attachment 5 – Benefit Description (1 page)
8. Attachment 6 – Rate History (2 pages)
9. Attachment 7 – National Inforce Counts (1 page)
10. Attachment 8 – Rates for Non Issued Plans (2 pages)
11. Attachment 9 – Trend Development Description (1 page)
12. Attachment 10 – Aggregate Loss Ratio Development (8 pages)

Standardized Plans Sold Prior to June 1, 2010 - Projection of Arkansas Loss Ratios

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Select Plan C</u>	<u>Total</u>
2009 Average Lives	667	578	2,314	245	243	5,925	269	23	247	1,214	168	189	142	12,224
2009 Average Rate	\$119.28	\$162.34	\$185.41	\$171.55	\$171.09	\$187.82	\$173.08	\$186.53	\$186.36	\$198.01	\$88.30	\$126.21	\$123.53	\$179.35
2009 Net Claim Rate	\$81.35	\$113.16	\$145.29	\$132.26	\$133.67	\$158.80	\$167.79	\$134.62	\$126.73	\$155.89	\$42.16	\$72.36	\$125.08	\$144.71
2009 Loss Ratio	68.2%	69.7%	78.4%	77.1%	78.1%	84.5%	96.9%	72.2%	68.0%	78.7%	47.7%	57.3%	101.3%	80.7%
2010 Average Lives	655	557	2,003	235	210	5,192	246	18	231	1,392	164	185	150	11,238
2010 Average Rate	\$119.30	\$173.33	\$201.13	\$187.56	\$187.22	\$204.13	\$189.10	\$199.80	\$197.78	\$200.10	\$89.61	\$128.05	\$129.53	\$191.58
2010 Net Claim Rate	\$87.34	\$133.63	\$159.30	\$145.90	\$146.54	\$163.45	\$150.80	\$147.32	\$131.67	\$155.99	\$54.29	\$83.15	\$109.31	\$150.59
2010 Trend in Benefit Cost	7.4%	18.1%	9.6%	10.3%	9.6%	2.9%	-10.1%	9.4%	3.9%	0.1%	28.8%	14.9%	-12.6%	4.1%
2010 Loss Ratio	73.2%	77.1%	79.2%	77.8%	78.3%	80.1%	79.7%	73.7%	66.6%	78.0%	60.6%	64.9%	84.4%	78.6%
2011 Average Lives	525	457	1,586	210	180	4,088	215	14	200	1,142	129	143	124	9,013
2011 Average Rate	\$118.43	\$177.02	\$207.80	\$194.54	\$195.04	\$208.80	\$195.54	\$199.28	\$198.53	\$204.09	\$85.12	\$122.17	\$135.98	\$195.84
2011 Net Claim Rate	\$90.92	\$141.49	\$170.04	\$156.68	\$156.73	\$170.26	\$156.85	\$136.80	\$136.09	\$162.50	\$59.37	\$90.84	\$116.17	\$157.85
2011 Trend in Benefit Cost	4.1%	5.9%	6.7%	7.4%	7.0%	4.2%	4.0%	-7.1%	3.4%	4.2%	9.4%	9.3%	6.3%	4.8%
2011 Loss Ratio	76.8%	79.9%	81.8%	80.5%	80.4%	81.5%	80.2%	68.6%	68.5%	79.6%	69.8%	74.4%	85.4%	80.6%

Standardized Plans Sold Beginning June 1, 2010 - Projection of Arkansas Loss Ratios

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan F</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>Select Plan C</u>	<u>Select Plan F</u>	<u>Total</u>	<u>Combined Total</u>
2010 Average Lives	52	42	126	478	16	14	17	8	19	771	12,010
2010 Average Rate	\$89.11	\$129.48	\$150.24	\$152.49	\$66.94	\$95.66	\$100.18	\$96.76	\$97.76	\$140.75	\$188.31
2010 Net Claim Rate	\$65.49	\$100.07	\$119.27	\$122.43	\$40.65	\$62.21	\$65.15	\$81.93	\$82.09	\$111.41	\$148.08
2010 Trend in Benefit Cost	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%
2010 Loss Ratio	73.5%	77.3%	79.4%	80.3%	60.7%	65.0%	65.0%	84.7%	84.0%	79.2%	78.6%
2011 Average Lives	243	186	427	2,118	73	62	119	22	66	3,317	12,330
2011 Average Rate	\$88.47	\$132.23	\$155.23	\$155.98	\$63.58	\$91.26	\$97.62	\$101.57	\$102.57	\$142.84	\$181.58
2011 Net Claim Rate	\$68.17	\$105.94	\$127.30	\$127.46	\$44.42	\$67.93	\$72.57	\$87.06	\$87.22	\$115.91	\$146.57
2011 Trend in Benefit Cost	4.1%	5.9%	6.7%	4.1%	9.3%	9.2%	11.4%	6.3%	6.2%	4.0%	-1.0%
2011 Loss Ratio	77.1%	80.1%	82.0%	81.7%	69.9%	74.4%	74.3%	85.7%	85.0%	81.1%	80.7%

ARKANSAS BENEFIT COSTS
PLANS SOLD PRIOR TO JUNE 1, 2010

	Per Member Per Month Costs*					
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>Proj 2010</u>	<u>Proj 2011</u>
PLAN A-G						
Part B Coinsurance	\$81.94	\$89.95	\$92.39	\$98.40	\$102.90	\$108.20
Part B Deductible	\$9.94	\$10.65	\$10.62	\$10.80	\$12.76	\$13.37
Part B Excess Charges	\$0.24	\$0.41	\$0.15	\$0.24	\$0.22	\$0.22
Part A Deductible	\$23.69	\$25.14	\$26.77	\$26.79	\$27.51	\$28.41
Long Hospital Stay	\$1.88	\$2.57	\$1.46	\$2.82	\$2.28	\$2.36
SNF Day 21-100	\$8.37	\$9.10	\$12.94	\$13.23	\$13.94	\$15.14
Other	\$0.02	\$0.00	\$0.00	\$0.03	\$0.23	\$0.10
Total PMPM Cost	\$121.09	\$132.58	\$138.76	\$146.83	\$153.32	\$160.78
Trend		9.5%	4.7%	5.8%	4.4%	4.9%
PLAN H-J						
Part B Coinsurance	\$91.74	\$93.03	\$96.54	\$98.08	\$101.96	\$105.48
Part B Deductible	\$10.13	\$10.53	\$11.01	\$10.61	\$12.75	\$13.36
Part B Excess Charges	\$0.36	\$0.27	\$0.24	\$0.19	\$0.21	\$0.20
Part A Deductible	\$23.17	\$23.96	\$24.83	\$22.56	\$22.86	\$23.61
Long Hospital Stay	\$0.76	\$1.08	\$2.89	\$5.71	\$2.31	\$2.38
SNF Day 21-100	\$8.96	\$8.65	\$7.40	\$10.42	\$10.56	\$11.45
Other	\$0.21	\$0.18	\$0.82	\$0.26	\$0.37	\$0.39
Prescription Drugs	\$82.05	\$82.98	\$75.83	\$79.16	\$76.25	\$75.06
Total PMPM Cost**	\$150.58	\$144.10	\$147.58	\$150.70	\$152.47	\$158.34
Trend		-4.3%	2.4%	2.1%	1.2%	3.8%
PLAN K						
Part B Coinsurance	\$24.99	\$27.69	\$50.53	\$25.43	\$35.23	\$39.14
Part A Deductible	\$7.68	\$8.48	\$10.77	\$5.98	\$11.28	\$11.86
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.93	\$1.84	\$1.91
SNF Day 21-100	\$0.00	\$0.00	\$9.36	\$9.82	\$5.73	\$6.22
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.21	\$0.25
Total PMPM Cost	\$32.67	\$36.17	\$70.66	\$42.16	\$54.29	\$59.37
Trend		10.7%	95.4%	-40.3%	28.8%	9.4%
PLAN L						
Part B Coinsurance	\$109.06	\$57.01	\$54.08	\$51.29	\$54.49	\$60.40
Part A Deductible	\$35.96	\$13.97	\$13.17	\$12.11	\$17.56	\$18.49
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$1.00	\$1.96	\$2.02
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$7.97	\$8.93	\$9.69
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.21	\$0.25
Total PMPM Cost	\$145.02	\$70.98	\$67.25	\$72.36	\$83.15	\$90.84
Trend		-51.1%	-5.3%	7.6%	14.9%	9.3%
TOTAL STANDARDIZED***						
Part B Coinsurance	\$83.01	\$89.89	\$92.33	\$96.64	\$100.97	\$106.04
Part B Deductible	\$9.96	\$10.63	\$10.66	\$10.78	\$12.76	\$13.37
Part B Excess Charges	\$0.27	\$0.38	\$0.17	\$0.23	\$0.22	\$0.21
Part A Deductible	\$23.63	\$24.87	\$26.32	\$25.71	\$26.36	\$27.22
Long Hospital Stay	\$1.76	\$2.38	\$1.60	\$3.12	\$2.27	\$2.35
SNF Day 21-100	\$8.42	\$8.96	\$12.10	\$12.71	\$13.16	\$14.28
Other	\$0.04	\$0.03	\$0.11	\$0.06	\$0.25	\$0.15
Prescription Drugs	\$82.05	\$82.98	\$75.83	\$79.16	\$76.25	\$75.06
Total PMPM Cost**	\$124.30	\$133.20	\$138.83	\$144.71	\$150.59	\$157.85
Trend		7.2%	4.2%	4.2%	4.1%	4.8%

ARKANSAS BENEFIT COSTS
PLANS SOLD BEGINNING JUNE 1, 2010

	Per Member Per Month Costs*					
	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>Proj 2010</u>	<u>Proj 2011</u>
PLAN A-C, & F						
Part B Coinsurance					\$76.58	\$80.39
Part B Deductible					\$9.53	\$9.98
Part B Excess Charges					\$0.17	\$0.16
Part A Deductible					\$20.23	\$21.00
Long Hospital Stay					\$1.69	\$1.75
SNF Day 21-100					\$10.44	\$11.34
Other					\$0.48	\$0.34
Total PMPM Cost					\$115.01	\$120.26
Trend						4.6%
PLAN K						
Part B Coinsurance					\$26.32	\$29.24
Part A Deductible					\$8.43	\$8.86
Long Hospital Stay					\$1.38	\$1.42
SNF Day 21-100					\$4.28	\$4.64
Other					\$0.25	\$0.25
Total PMPM Cost					\$40.65	\$44.42
Trend						9.3%
PLAN L						
Part B Coinsurance					\$40.71	\$45.12
Part A Deductible					\$13.12	\$13.81
Long Hospital Stay					\$1.46	\$1.51
SNF Day 21-100					\$6.67	\$7.24
Other					\$0.25	\$0.25
Total PMPM Cost					\$62.21	\$67.93
Trend						9.2%
PLAN N						
Part B Coinsurance					\$39.28	\$45.15
Part A Deductible					\$17.49	\$18.42
Long Hospital Stay					\$1.46	\$1.51
SNF Day 21-100					\$6.67	\$7.24
Other					\$0.25	\$0.25
Total PMPM Cost					\$65.15	\$72.57
Trend						11.4%
TOTAL STANDARDIZED PLANS (Sold Beginning June 1, 2010)						
Part B Coinsurance					\$74.07	\$77.34
Part B Deductible					\$9.53	\$9.98
Part B Excess Charges					\$0.17	\$0.16
Part A Deductible					\$19.77	\$20.47
Long Hospital Stay					\$1.67	\$1.73
SNF Day 21-100					\$10.12	\$10.91
Other					\$0.46	\$0.33
Total PMPM Cost					\$111.41	\$115.91
Trend						4.0%
TOTAL STANDARDIZED PLANS (Combined)***						
Part B Coinsurance	\$83.01	\$89.89	\$92.33	\$96.64	\$99.25	\$98.32
Part B Deductible	\$9.96	\$10.63	\$10.66	\$10.78	\$12.54	\$12.43
Part B Excess Charges	\$0.27	\$0.38	\$0.17	\$0.23	\$0.21	\$0.20
Part A Deductible	\$23.63	\$24.87	\$26.32	\$25.71	\$25.94	\$25.43
Long Hospital Stay	\$1.76	\$2.38	\$1.60	\$3.12	\$2.24	\$2.18
SNF Day 21-100	\$8.42	\$8.96	\$12.10	\$12.71	\$12.97	\$13.39
Other	\$0.04	\$0.03	\$0.11	\$0.06	\$0.27	\$0.21
Prescription Drugs	\$82.05	\$82.98	\$75.83	\$79.16	\$76.25	\$75.06
Total PMPM Cost**	\$124.30	\$133.20	\$138.83	\$144.71	\$148.08	\$146.57
Trend		7.2%	4.2%	4.2%	2.3%	-1.0%

*The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.
 "Other" includes foreign care, home health care, and/or preventive care benefit depending on the plan.

**Beginning in 2006, some insureds enrolled in plans that offer prescription drug coverage will not have the drug benefit.

***2007 trend appears low due to members who had prescription drug coverage enrolling in Medicare Part D and dropping coverage for that benefit. The trend for 2007, excluding the drug benefit from the calculations, is 8.1%

Arkansas Average Annualized Premiums
Plans Sold Prior to June 1, 2010

<u>Plan</u>	Proposed <u>2011*</u>	<u>2010*</u>
A	\$1,421	\$1,432
B	\$2,124	\$2,080
C	\$2,494	\$2,414
D	\$2,334	\$2,251
E	\$2,340	\$2,247
F	\$2,506	\$2,450
G	\$2,346	\$2,269
H	\$2,391	\$2,398
I	\$2,382	\$2,373
J	\$2,449	\$2,401
K	\$1,021	\$1,075
L	\$1,466	\$1,537
Select C	\$1,632	\$1,554

Arkansas Average Annualized Premiums
Plans Sold Beginning June 1, 2010

<u>Plan</u>	Proposed <u>2011*</u>	<u>2010*</u>
A	\$1,062	\$1,069
B	\$1,587	\$1,554
C	\$1,863	\$1,803
F	\$1,872	\$1,830
K	\$763	\$803
L	\$1,095	\$1,148
N	\$1,171	\$1,202
Select C	\$1,219	\$1,161
Select F	\$1,231	\$1,173

**Average premiums are net of discounts.*

ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010

PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	442,943	633,974	69.9%	739	44.0%
Total		442,943	633,974	69.9%	739	44.0%
1999	1999	42,748	55,144	77.5%	63	48.8%
	1998	467,978	526,066	89.0%	610	56.0%
Total		510,726	581,210	87.9%	673	55.4%
2000	2000	36,422	63,801	57.1%	65	40.7%
	1999	114,444	88,697	129.0%	92	91.9%
	1998	357,708	496,984	72.0%	509	51.3%
Total		508,573	649,482	78.3%	665	55.8%
2001	2001	19,398	38,484	50.4%	36	38.6%
	2000	56,114	87,215	64.3%	83	49.2%
	1999	73,989	70,614	104.8%	67	80.2%
	1998	290,169	455,790	63.7%	434	48.7%
Total		439,670	652,103	67.4%	620	51.6%
2002	2002	27,188	38,124	71.3%	35	55.8%
	2001	43,205	47,798	90.4%	45	70.7%
	2000	51,767	75,034	69.0%	70	54.0%
	1998-1999	279,450	426,506	65.5%	399	51.3%
Total		401,608	587,461	68.4%	549	53.5%
2003	2003	22,786	33,801	67.4%	31	52.7%
	2002	60,168	60,984	98.7%	56	77.2%
	2001	29,436	35,942	81.9%	33	64.1%
	1998-2000	274,501	443,415	61.9%	412	48.4%
Total		386,891	574,142	67.4%	532	52.7%
2004	2004	45,739	55,695	82.1%	50	64.2%
	2003	36,018	65,086	55.3%	60	43.3%
	2002	48,418	51,438	94.1%	47	73.6%
	1998-2001	318,549	430,438	74.0%	400	57.9%
Total		448,724	602,657	74.5%	557	58.2%
2005	2005	41,353	70,308	58.8%	61	46.9%
	2004	77,188	89,723	86.0%	78	68.6%
	2003	32,615	57,519	56.7%	52	45.2%
	1998-2002	413,851	433,540	95.5%	396	76.1%
Total		565,006	651,090	86.8%	587	69.2%
2006	2006	67,178	103,479	64.9%	89	53.3%
	2005	74,029	111,330	66.5%	94	54.5%
	2004	74,947	81,084	92.4%	68	75.8%
	1998-2003	354,744	412,265	86.0%	364	70.6%
Total		570,897	708,158	80.6%	615	66.1%
2007	2007	60,314	77,815	77.5%	61	66.0%
	2006	91,798	124,873	73.5%	103	62.6%
	2005	80,068	92,346	86.7%	76	73.9%
	1998-2004	305,812	430,207	71.1%	363	60.6%
Total		537,992	725,242	74.2%	602	63.2%
2008	2008	62,121	92,746	67.0%	68	61.0%
	2007	104,766	137,618	76.1%	102	69.4%
	2006	90,383	95,554	94.6%	73	86.2%
	1998-2005	313,241	486,001	64.5%	383	58.7%
Total		570,510	811,919	70.3%	625	64.0%
2009	2009	68,221	118,281	57.7%	80	57.7%
	2008	147,353	141,362	104.2%	97	104.2%
	2007	97,728	132,137	74.0%	89	74.0%
	1998-2006	337,353	562,207	60.0%	401	60.0%
Total		650,655	953,988	68.2%	667	68.2%

ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010

PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	531,605	656,003	81.0%	606	43.6%
Total		531,605	656,003	81.0%	606	43.6%
1999	1999	15,951	22,509	70.9%	19	40.9%
	1998	491,047	599,386	81.9%	514	47.3%
Total		506,998	621,894	81.5%	534	47.1%
2000	2000	18,598	32,344	57.5%	26	34.7%
	1999	35,922	35,347	101.6%	29	61.4%
	1998	435,515	547,424	79.6%	449	48.0%
Total		490,035	615,116	79.7%	504	48.1%
2001	2001	28,634	30,983	92.4%	23	61.3%
	2000	24,246	50,597	47.9%	38	31.8%
	1999	23,897	31,981	74.7%	24	49.5%
	1998	385,596	528,795	72.9%	394	48.3%
Total		462,373	642,355	72.0%	479	47.7%
2002	2002	28,821	24,014	120.0%	17	84.2%
	2001	35,009	54,099	64.7%	39	45.4%
	2000	25,660	44,837	57.2%	32	40.2%
	1998-1999	385,783	509,927	75.7%	364	53.1%
Total		475,272	632,877	75.1%	452	52.7%
2003	2003	16,818	26,872	62.6%	18	45.3%
	2002	24,263	46,626	52.0%	32	37.6%
	2001	46,046	48,887	94.2%	34	68.1%
	1998-2000	367,203	508,851	72.2%	350	52.2%
Total		454,330	631,236	72.0%	434	52.1%
2004	2004	50,942	61,292	83.1%	39	62.8%
	2003	29,662	50,473	58.8%	33	44.4%
	2002	23,246	42,587	54.6%	28	41.2%
	1998-2001	400,366	519,366	77.1%	342	58.2%
Total		504,216	673,717	74.8%	442	56.5%
2005	2005	52,481	81,640	64.3%	51	49.5%
	2004	107,047	92,936	115.2%	58	88.6%
	2003	37,578	52,695	71.3%	34	54.9%
	1998-2002	371,404	505,966	73.4%	325	56.5%
Total		568,510	733,237	77.5%	468	59.7%
2006	2006	78,670	149,050	52.8%	90	41.8%
	2005	107,578	132,730	81.0%	80	64.2%
	2004	68,435	74,293	92.1%	45	73.0%
	1998-2003	450,702	512,801	87.9%	318	69.7%
Total		705,385	868,873	81.2%	532	64.3%
2007	2007	87,982	113,669	77.4%	64	64.0%
	2006	142,898	190,081	75.2%	110	62.2%
	2005	78,933	105,627	74.7%	61	61.8%
	1998-2004	402,739	529,059	76.1%	313	63.0%
Total		712,553	938,436	75.9%	548	62.8%
2008	2008	102,255	123,177	83.0%	68	70.7%
	2007	120,910	156,650	77.2%	85	65.7%
	2006	140,141	157,752	88.8%	89	75.7%
	1998-2005	458,097	558,117	82.1%	319	69.9%
Total		821,404	995,696	82.5%	561	70.3%
2009	2009	87,832	118,049	74.4%	59	69.7%
	2008	114,948	198,957	57.8%	101	54.1%
	2007	79,946	141,698	56.4%	71	52.8%
	1998-2006	502,694	668,085	75.2%	347	70.5%
Total		785,420	1,126,788	69.7%	578	65.3%

**ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010**

PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	2,944,932	3,442,599	85.5%	2,536	49.2%
Total		2,944,932	3,442,599	85.5%	2,536	49.2%
1999	1999	170,384	141,362	120.5%	99	72.0%
	1998	2,763,509	3,222,785	85.7%	2,283	51.2%
Total		2,933,893	3,364,148	87.2%	2,382	52.1%
2000	2000	163,932	258,514	63.4%	172	39.9%
	1999	305,713	264,327	115.7%	178	72.7%
	1998	2,610,289	3,027,400	86.2%	2,034	54.2%
Total		3,079,935	3,550,241	86.8%	2,384	54.6%
2001	2001	111,773	223,999	49.9%	138	33.8%
	2000	326,073	411,662	79.2%	257	53.7%
	1999	258,898	256,649	100.9%	159	68.4%
	1998	2,343,943	2,904,376	80.7%	1,809	54.7%
Total		3,040,687	3,796,685	80.1%	2,363	54.3%
2002	2002	172,695	295,994	58.3%	183	39.6%
	2001	290,464	345,359	84.1%	214	57.0%
	2000	259,230	340,156	76.2%	211	51.7%
	1998-1999	2,395,129	2,723,896	87.9%	1,695	59.6%
Total		3,117,519	3,705,404	84.1%	2,302	57.1%
2003	2003	159,828	240,358	66.5%	147	45.7%
	2002	353,594	440,819	80.2%	271	55.2%
	2001	234,898	309,263	76.0%	189	52.3%
	1998-2000	2,345,884	2,785,432	84.2%	1,713	57.9%
Total		3,094,204	3,775,871	81.9%	2,320	56.4%
2004	2004	225,301	299,360	75.3%	167	55.3%
	2003	328,974	470,576	69.9%	272	51.4%
	2002	366,480	421,452	87.0%	244	63.9%
	1998-2001	2,416,271	3,018,591	80.0%	1,750	58.8%
Total		3,337,026	4,209,980	79.3%	2,433	58.2%
2005	2005	331,172	392,364	84.4%	210	63.3%
	2004	420,114	510,807	82.2%	277	61.6%
	2003	331,254	442,189	74.9%	248	56.1%
	1998-2002	2,644,256	3,223,863	82.0%	1,818	61.5%
Total		3,726,795	4,569,223	81.6%	2,552	61.1%
2006	2006	345,652	424,598	81.4%	224	62.8%
	2005	517,439	613,252	84.4%	318	65.1%
	2004	421,273	475,331	88.6%	251	68.4%
	1998-2003	2,805,155	3,403,780	82.4%	1,856	63.6%
Total		4,089,519	4,916,961	83.2%	2,649	64.2%
2007	2007	154,388	196,986	78.4%	98	63.8%
	2006	510,576	622,790	82.0%	314	66.8%
	2005	409,229	533,853	76.7%	263	62.4%
	1998-2004	3,333,914	3,665,166	91.0%	1,888	74.1%
Total		4,408,106	5,018,794	87.8%	2,562	71.5%
2008	2008	149,311	213,444	70.0%	101	58.7%
	2007	316,823	342,361	92.5%	165	77.6%
	2006	402,481	513,397	78.4%	251	65.8%
	1998-2005	3,444,657	3,852,422	89.4%	1,916	75.0%
Total		4,313,273	4,921,623	87.6%	2,434	73.5%
2009	2009	114,765	210,463	54.5%	92	50.3%
	2008	185,641	323,338	57.4%	140	53.0%
	2007	258,435	304,840	84.8%	135	78.2%
	1998-2006	3,475,792	4,310,277	80.6%	1,947	74.4%
Total		4,034,633	5,148,917	78.4%	2,314	72.3%

ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010

PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	370,564	438,774	84.5%	417	40.5%
Total		370,564	438,774	84.5%	417	40.5%
1999	1999	35,741	30,834	115.9%	25	64.3%
	1998	362,152	482,279	75.1%	394	41.7%
Total		397,893	513,113	77.5%	419	43.0%
2000	2000	6,136	17,411	35.2%	13	21.4%
	1999	46,065	50,800	90.7%	38	55.1%
	1998	419,347	464,888	90.2%	346	54.8%
Total		471,549	533,100	88.5%	397	53.7%
2001	2001	11,605	20,416	56.8%	14	36.2%
	2000	21,818	23,427	93.1%	17	59.3%
	1999	35,256	47,466	74.3%	33	47.3%
	1998	371,700	425,229	87.4%	302	55.6%
Total		440,378	516,537	85.3%	367	54.3%
2002	2002	9,504	18,553	51.2%	13	33.7%
	2001	25,960	36,758	70.6%	26	46.4%
	2000	20,154	21,878	92.1%	15	60.6%
	1998-1999	333,900	404,757	82.5%	280	54.2%
Total		389,517	481,945	80.8%	334	53.1%
2003	2003	20,045	12,674	158.2%	8	109.0%
	2002	26,299	18,554	141.7%	12	97.7%
	2001	13,897	35,471	39.2%	24	27.0%
	1998-2000	395,752	398,907	99.2%	264	68.4%
Total		455,993	465,606	97.9%	308	67.5%
2004	2004	31,388	19,615	160.0%	11	118.2%
	2003	20,949	22,984	91.1%	14	67.3%
	2002	10,331	17,398	59.4%	11	43.9%
	1998-2001	411,046	420,204	97.8%	259	72.3%
Total		473,714	480,201	98.6%	295	72.9%
2005	2005	15,333	21,180	72.4%	12	54.4%
	2004	25,635	31,677	80.9%	18	60.9%
	2003	22,046	19,907	110.7%	12	83.3%
	1998-2002	437,202	399,632	109.4%	240	82.3%
Total		500,217	472,397	105.9%	282	79.6%
2006	2006	38,830	41,636	93.3%	23	72.2%
	2005	26,380	29,351	89.9%	16	69.6%
	2004	16,460	28,555	57.6%	16	44.6%
	1998-2003	305,613	366,075	83.5%	212	64.6%
Total		387,283	465,617	83.2%	268	64.4%
2007	2007	10,179	25,655	39.7%	14	32.1%
	2006	45,095	45,540	99.0%	25	80.1%
	2005	50,675	29,770	170.2%	16	137.6%
	1998-2004	316,659	355,207	89.1%	197	72.1%
Total		422,609	456,172	92.6%	252	74.9%
2008	2008	32,206	42,080	76.5%	22	63.7%
	2007	28,864	32,268	89.5%	17	74.4%
	2006	26,236	33,721	77.8%	18	64.7%
	1998-2005	356,822	348,677	102.3%	187	85.1%
Total		444,128	456,745	97.2%	244	80.9%
2009	2009	29,718	43,726	68.0%	21	62.2%
	2008	45,762	52,596	87.0%	26	79.6%
	2007	14,190	29,039	48.9%	14	44.7%
	1998-2006	299,294	379,179	78.9%	185	72.2%
Total		388,965	504,541	77.1%	245	70.5%

ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010

PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	417,791	488,519	85.5%	468	40.5%
Total		417,791	488,519	85.5%	468	40.5%
1999	1999	67,569	91,336	74.0%	76	39.8%
	1998	487,848	571,728	85.3%	482	45.9%
Total		555,417	663,064	83.8%	558	45.1%
2000	2000	16,961	32,173	52.7%	24	31.8%
	1999	94,127	125,583	75.0%	94	45.2%
	1998	421,840	538,707	78.3%	403	47.3%
Total		532,928	696,463	76.5%	522	46.2%
2001	2001	44,705	23,988	186.4%	17	118.3%
	2000	26,097	41,090	63.5%	29	40.3%
	1999	92,397	112,406	82.2%	79	52.2%
	1998	387,571	495,509	78.2%	352	49.7%
Total		550,770	672,993	81.8%	478	52.0%
2002	2002	6,738	22,373	30.1%	16	19.7%
	2001	34,955	34,289	101.9%	24	66.9%
	2000	31,323	34,844	89.9%	24	58.9%
	1998-1999	443,758	532,583	83.3%	369	54.6%
Total		516,774	624,089	82.8%	433	54.3%
2003	2003	6,877	19,204	35.8%	13	24.6%
	2002	11,512	34,209	33.7%	23	23.1%
	2001	29,209	32,267	90.5%	22	62.2%
	1998-2000	384,753	521,598	73.8%	346	50.7%
Total		432,350	607,277	71.2%	403	48.9%
2004	2004	2,817	12,886	21.9%	8	16.1%
	2003	13,754	32,401	42.5%	20	31.3%
	2002	22,354	32,387	69.0%	20	50.9%
	1998-2001	401,491	530,557	75.7%	328	55.8%
Total		440,417	608,232	72.4%	376	53.4%
2005	2005	6,087	10,993	55.4%	6	41.5%
	2004	8,581	25,037	34.3%	15	25.7%
	2003	20,676	33,012	62.6%	20	47.0%
	1998-2002	388,895	513,375	75.8%	309	56.8%
Total		424,239	582,417	72.8%	350	54.6%
2006	2006	8,993	24,288	37.0%	14	28.6%
	2005	6,672	13,294	50.2%	7	38.8%
	2004	9,342	20,653	45.2%	12	34.9%
	1998-2003	416,691	511,911	81.4%	298	62.9%
Total		441,698	570,146	77.5%	332	59.8%
2007	2007	19,932	13,198	151.0%	7	122.2%
	2006	11,224	30,574	36.7%	17	29.7%
	2005	16,012	13,718	116.7%	7	94.4%
	1998-2004	395,232	489,205	80.8%	272	65.4%
Total		442,399	546,694	80.9%	303	65.5%
2008	2008	3,633	12,017	30.2%	6	25.2%
	2007	1,639	6,606	24.8%	4	20.7%
	2006	9,330	25,246	37.0%	14	30.8%
	1998-2005	387,827	466,332	83.2%	250	69.3%
Total		402,429	510,201	78.9%	274	65.8%
2009	2009	10,938	15,145	72.2%	7	66.2%
	2008	14,722	14,858	99.1%	7	90.8%
	2007	4,062	7,992	50.8%	4	46.6%
	1998-2006	359,926	460,722	78.1%	225	71.6%
Total		389,648	498,717	78.1%	243	71.6%

ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010

PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	2,977,234	4,236,922	70.3%	3,101	40.5%
Total		2,977,234	4,236,922	70.3%	3,101	40.5%
1999	1999	185,721	283,981	65.4%	200	38.9%
	1998	3,399,696	4,058,884	83.8%	2,881	49.8%
Total		3,585,418	4,342,865	82.6%	3,081	49.1%
2000	2000	188,008	310,409	60.6%	207	38.1%
	1999	397,994	466,582	85.3%	313	53.6%
	1998	2,937,736	3,880,214	75.7%	2,601	47.6%
Total		3,523,739	4,657,205	75.7%	3,121	47.5%
2001	2001	123,096	210,462	58.5%	130	39.8%
	2000	325,751	486,769	66.9%	302	45.5%
	1999	369,658	457,300	80.8%	282	54.9%
	1998	2,743,280	3,747,999	73.2%	2,320	49.7%
Total		3,561,786	4,902,531	72.7%	3,034	49.4%
2002	2002	239,871	372,898	64.3%	230	43.7%
	2001	289,670	338,352	85.6%	209	58.2%
	2000	329,579	418,164	78.8%	259	53.6%
	1998-1999	3,087,464	3,658,656	84.4%	2,263	57.4%
Total		3,946,584	4,788,070	82.4%	2,960	56.0%
2003	2003	282,130	342,637	82.3%	208	56.8%
	2002	473,490	619,187	76.5%	378	52.7%
	2001	251,886	317,815	79.3%	194	54.6%
	1998-2000	3,132,645	3,780,196	82.9%	2,313	57.1%
Total		4,140,151	5,059,835	81.8%	3,093	56.4%
2004	2004	342,376	509,907	67.1%	280	49.4%
	2003	578,055	627,151	92.2%	362	67.8%
	2002	513,162	603,167	85.1%	348	62.6%
	1998-2001	3,310,369	4,023,480	82.3%	2,321	60.6%
Total		4,743,961	5,763,706	82.3%	3,310	60.6%
2005	2005	460,424	611,435	75.3%	323	56.5%
	2004	685,439	907,624	75.5%	483	56.7%
	2003	470,059	608,565	77.2%	340	58.0%
	1998-2002	3,823,903	4,430,380	86.3%	2,485	64.8%
Total		5,439,824	6,558,004	82.9%	3,631	62.3%
2006	2006	1,060,498	1,379,337	76.9%	715	59.4%
	2005	813,871	1,042,628	78.1%	537	60.3%
	2004	586,135	820,879	71.4%	423	55.2%
	1998-2003	4,023,292	4,723,513	85.2%	2,563	65.8%
Total		6,483,796	7,966,357	81.4%	4,238	62.9%
2007	2007	875,795	1,034,288	84.7%	509	69.0%
	2006	1,607,147	1,933,044	83.1%	954	67.8%
	2005	768,151	937,824	81.9%	459	66.8%
	1998-2004	4,393,772	5,191,126	84.6%	2,651	69.0%
Total		7,644,866	9,096,284	84.0%	4,572	68.5%
2008	2008	1,130,753	1,417,718	79.8%	674	67.0%
	2007	1,406,257	1,628,741	86.3%	779	72.5%
	2006	1,385,415	1,712,269	80.9%	823	68.0%
	1998-2005	4,912,948	5,657,051	86.8%	2,792	72.9%
Total		8,835,372	10,415,779	84.8%	5,068	71.2%
2009	2009	1,687,568	1,813,749	93.0%	797	85.9%
	2008	2,337,002	2,680,933	87.2%	1,184	80.5%
	2007	1,333,305	1,581,506	84.3%	690	77.8%
	1998-2006	5,931,942	7,276,955	81.5%	3,253	75.2%
Total		11,289,818	13,353,144	84.5%	5,925	78.0%

ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010

PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	227,643	262,040	86.9%	237	43.2%
Total		227,643	262,040	86.9%	237	43.2%
1999	1999	28,809	28,200	102.2%	21	60.4%
	1998	179,816	289,445	62.1%	220	36.7%
Total		208,625	317,645	65.7%	242	38.8%
2000	2000	19,286	29,569	65.2%	22	39.3%
	1999	29,128	44,348	65.7%	33	39.6%
	1998	186,278	261,718	71.2%	194	42.9%
Total		234,692	335,635	69.9%	249	42.2%
2001	2001	15,087	22,542	66.9%	16	42.7%
	2000	48,193	44,687	107.8%	32	68.8%
	1999	27,080	43,843	61.8%	31	39.4%
	1998	171,564	245,973	69.7%	172	44.5%
Total		261,925	357,045	73.4%	250	46.8%
2002	2002	23,099	35,389	65.3%	24	43.0%
	2001	29,151	34,963	83.4%	24	55.0%
	2000	30,241	40,403	74.8%	28	49.3%
	1998-1999	241,345	259,995	92.8%	178	61.2%
Total		323,835	370,751	87.3%	254	57.6%
2003	2003	21,265	29,564	71.9%	19	49.5%
	2002	48,244	63,120	76.4%	42	52.6%
	2001	19,582	30,852	63.5%	20	43.7%
	1998-2000	216,380	282,532	76.6%	186	52.7%
Total		305,472	406,068	75.2%	267	51.8%
2004	2004	14,407	38,704	37.2%	23	27.5%
	2003	57,057	55,616	102.6%	34	75.7%
	2002	47,191	58,911	80.1%	36	59.1%
	1998-2001	248,378	300,951	82.5%	184	60.9%
Total		367,033	454,182	80.8%	278	59.6%
2005	2005	34,855	50,513	69.0%	30	52.0%
	2004	86,270	65,351	132.0%	37	99.4%
	2003	58,182	60,555	96.1%	36	72.4%
	1998-2002	247,007	322,938	76.5%	193	57.6%
Total		426,314	499,357	85.4%	295	64.3%
2006	2006	41,705	76,327	54.6%	44	42.4%
	2005	68,677	69,215	99.2%	40	76.9%
	2004	40,235	59,699	67.4%	33	52.3%
	1998-2003	296,550	343,526	86.3%	198	66.9%
Total		447,167	548,766	81.5%	314	63.2%
2007	2007	15,849	16,596	95.5%	9	77.3%
	2006	58,426	82,260	71.0%	45	57.5%
	2005	71,840	66,445	108.1%	36	87.5%
	1998-2004	294,695	355,573	82.9%	196	67.1%
Total		440,810	520,874	84.6%	286	68.5%
2008	2008	33,065	33,588	98.4%	17	82.1%
	2007	24,775	23,128	107.1%	12	89.4%
	2006	50,275	67,811	74.1%	36	61.8%
	1998-2005	375,341	392,592	95.6%	209	79.8%
Total		483,456	517,118	93.5%	275	78.0%
2009	2009	30,318	40,345	75.1%	19	68.9%
	2008	92,207	59,226	155.7%	28	142.7%
	2007	29,174	19,692	148.2%	10	135.8%
	1998-2006	390,778	440,295	88.8%	213	81.3%
Total		542,477	559,557	96.9%	269	88.8%

ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010

PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	76,709	72,717	105.5%	43	57.2%
Total		76,709	72,717	105.5%	43	57.2%
1999	1999	4,151	5,426	76.5%	3	44.9%
	1998	92,750	69,748	133.0%	38	78.0%
Total		96,901	75,174	128.9%	41	75.6%
2000	2000	2,242	5,245	42.7%	3	26.1%
	1999	2,978	5,959	50.0%	3	30.5%
	1998	53,449	63,295	84.4%	33	51.6%
Total		58,669	74,499	78.8%	39	48.1%
2001	2001	2,850	1,593	178.9%	1	120.1%
	2000	1,431	2,839	50.4%	1	33.9%
	1999	4,101	5,018	81.7%	2	54.9%
	1998	71,525	58,905	121.4%	28	81.6%
Total		79,907	68,355	116.9%	33	78.5%
2002	2002	8,578	7,169	119.7%	3	86.2%
	2001	1,143	2,211	51.7%	1	37.2%
	2000	4,681	2,277	205.6%	1	148.0%
	1998-1999	51,687	49,871	103.6%	23	74.6%
Total		66,089	61,528	107.4%	28	77.4%
2003	2003	6,578	6,446	102.1%	3	78.4%
	2002	6,835	8,805	77.6%	4	59.7%
	2001	1,133	2,433	46.6%	1	35.8%
	1998-2000	69,633	50,577	137.7%	22	105.8%
Total		84,179	68,261	123.3%	29	94.8%
2004	2004	2,832	8,438	33.6%	3	28.2%
	2003	6,591	18,276	36.1%	7	30.3%
	2002	9,039	9,435	95.8%	4	80.6%
	1998-2001	66,030	53,656	123.1%	21	103.5%
Total		84,492	89,806	94.1%	35	79.2%
2005	2005	4,122	9,988	41.3%	4	35.6%
	2004	21,288	16,753	127.1%	6	109.8%
	2003	13,644	24,282	56.2%	9	48.5%
	1998-2002	71,286	58,301	122.3%	22	105.6%
Total		110,340	109,323	100.9%	41	87.2%
2006	2006	0	0	0.0%	0	0.0%
	2005	5,334	12,258	43.5%	6	37.6%
	2004	4,798	9,695	49.5%	4	43.2%
	1998-2003	31,854	48,942	65.1%	22	56.8%
Total		41,985	70,895	59.2%	32	51.6%
2007	2007	0	345	0.0%	0	0.0%
	2006	0	0	0.0%	0	0.0%
	2005	4,444	10,173	43.7%	5	38.6%
	1998-2004	49,795	49,517	100.6%	23	89.1%
Total		54,239	60,034	90.3%	28	80.0%
2008	2008	137	2,130	6.4%	1	5.9%
	2007	0	0	0.0%	0	0.0%
	2006	0	0	0.0%	0	0.0%
	1998-2005	53,126	49,459	107.4%	23	97.9%
Total		53,263	51,589	103.2%	24	94.1%
2009	2009	512	3,454	14.8%	2	13.9%
	2008	1,262	4,181	30.2%	2	28.3%
	2007	0	0	0.0%	0	0.0%
	1998-2006	35,517	44,032	80.7%	20	75.7%
Total		37,291	51,668	72.2%	23	67.7%

**ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010**

PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	330,490	446,550	74.0%	263	40.2%
Total		330,490	446,550	74.0%	263	40.2%
1999	1999	28,705	43,994	65.2%	24	38.4%
	1998	374,906	436,185	86.0%	237	50.6%
Total		403,610	480,179	84.1%	261	49.4%
2000	2000	39,487	52,840	74.7%	27	45.8%
	1999	44,744	63,352	70.6%	33	43.3%
	1998	379,911	414,566	91.6%	217	56.1%
Total		464,142	530,758	87.4%	277	53.6%
2001	2001	24,817	47,302	52.5%	22	35.3%
	2000	82,129	88,839	92.4%	42	62.2%
	1999	43,832	61,290	71.5%	29	48.1%
	1998	352,954	401,480	87.9%	191	59.2%
Total		503,732	598,912	84.1%	284	56.6%
2002	2002	25,296	45,796	55.2%	21	39.8%
	2001	52,277	77,443	67.5%	35	48.7%
	2000	58,647	80,752	72.6%	36	52.4%
	1998-1999	381,752	448,821	85.1%	202	61.3%
Total		517,973	652,812	79.3%	294	57.2%
2003	2003	43,190	67,482	64.0%	28	49.3%
	2002	40,757	73,274	55.6%	31	42.8%
	2001	42,522	77,006	55.2%	32	42.5%
	1998-2000	476,661	518,245	92.0%	218	70.8%
Total		603,131	736,007	81.9%	310	63.1%
2004	2004	52,360	92,129	56.8%	36	47.8%
	2003	73,964	150,474	49.2%	58	41.3%
	2002	45,646	74,862	61.0%	29	51.3%
	1998-2001	415,960	585,630	71.0%	225	59.7%
Total		587,931	903,094	65.1%	348	54.8%
2005	2005	41,374	85,716	48.3%	31	41.7%
	2004	71,341	125,322	56.9%	46	49.2%
	2003	101,191	138,979	72.8%	52	62.9%
	1998-2002	477,401	651,915	73.2%	241	63.3%
Total		691,307	1,001,933	69.0%	371	59.6%
2006	2006	787	11,111	7.1%	6	6.1%
	2005	41,590	72,650	57.2%	34	49.7%
	2004	52,896	77,063	68.6%	37	59.4%
	1998-2003	340,982	470,617	72.5%	215	63.0%
Total		436,255	631,441	69.1%	292	60.0%
2007	2007	146	2,748	5.3%	1	4.7%
	2006	3,206	13,948	23.0%	7	20.3%
	2005	24,478	55,185	44.4%	26	39.3%
	1998-2004	336,641	497,664	67.6%	233	59.9%
Total		364,471	569,545	64.0%	268	56.7%
2008	2008	447	5,862	7.6%	3	7.0%
	2007	3,904	6,333	61.7%	3	56.2%
	2006	7,182	14,058	51.1%	7	46.6%
	1998-2005	414,555	527,842	78.5%	241	71.6%
Total		426,088	554,096	76.9%	254	70.1%
2009	2009	57	4,041	1.4%	2	1.3%
	2008	372	11,875	3.1%	5	2.9%
	2007	545	6,543	8.3%	3	7.8%
	1998-2006	374,911	530,299	70.7%	237	66.4%
Total		375,885	552,757	68.0%	247	63.8%

ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010

PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	901,079	1,032,399	87.3%	499	48.6%
Total		901,079	1,032,399	87.3%	499	48.6%
1999	1999	57,766	67,079	86.1%	29	52.4%
	1998	1,036,636	1,069,031	97.0%	472	59.0%
Total		1,094,402	1,136,110	96.3%	502	58.6%
2000	2000	77,474	95,171	81.4%	37	55.6%
	1999	97,443	117,948	82.6%	47	56.5%
	1998	916,412	1,084,766	84.5%	426	57.7%
Total		1,091,329	1,297,886	84.1%	510	57.5%
2001	2001	75,486	88,037	85.7%	31	64.4%
	2000	179,481	193,333	92.8%	70	69.8%
	1999	94,105	114,750	82.0%	41	61.6%
	1998	874,771	1,094,907	79.9%	391	60.0%
Total		1,223,843	1,491,026	82.1%	532	61.7%
2002	2002	61,546	112,666	54.6%	38	43.1%
	2001	120,148	142,279	84.4%	49	66.7%
	2000	168,163	178,494	94.2%	61	74.4%
	1998-1999	1,033,998	1,121,540	92.2%	385	72.8%
Total		1,383,854	1,554,979	89.0%	534	70.3%
2003	2003	124,569	216,364	57.6%	72	46.1%
	2002	166,332	208,802	79.7%	70	63.8%
	2001	122,581	129,447	94.7%	43	75.9%
	1998-2000	1,156,229	1,218,941	94.9%	409	76.0%
Total		1,569,711	1,773,554	88.5%	595	70.9%
2004	2004	95,736	166,461	57.5%	52	50.6%
	2003	344,602	490,369	70.3%	152	61.9%
	2002	184,648	213,721	86.4%	66	76.1%
	1998-2001	1,198,233	1,358,616	88.2%	420	77.6%
Total		1,823,219	2,229,166	81.8%	690	72.0%
2005	2005	296,891	464,716	63.9%	140	57.4%
	2004	189,790	266,551	71.2%	80	64.0%
	2003	334,759	467,169	71.7%	140	64.4%
	1998-2002	1,376,068	1,511,264	91.1%	452	81.8%
Total		2,197,508	2,709,700	81.1%	812	72.9%
2006	2006	88,973	137,525	64.7%	64	57.5%
	2005	264,282	362,338	72.9%	164	65.2%
	2004	91,297	179,933	50.7%	75	45.7%
	1998-2003	1,149,463	1,266,440	90.8%	521	81.9%
Total		1,594,015	1,946,236	81.9%	823	73.7%
2007	2007	177,028	183,592	96.4%	81	88.2%
	2006	117,768	213,671	55.1%	98	50.4%
	2005	209,411	321,821	65.1%	149	59.5%
	1998-2004	1,119,198	1,292,758	86.6%	557	79.4%
Total		1,623,406	2,011,842	80.7%	886	73.9%
2008	2008	243,541	279,733	87.1%	121	82.0%
	2007	224,881	308,086	73.0%	132	68.8%
	2006	149,557	206,280	72.5%	92	68.3%
	1998-2005	1,165,293	1,524,699	76.4%	655	72.0%
Total		1,783,272	2,318,799	76.9%	1,000	72.5%
2009	2009	400,362	500,446	80.0%	210	77.7%
	2008	386,848	448,687	86.2%	191	83.7%
	2007	210,065	289,552	72.5%	121	70.5%
	1998-2006	1,273,398	1,645,503	77.4%	691	75.2%
Total		2,270,671	2,884,188	78.7%	1,214	76.5%

**ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010**

PLAN K

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
2005	2005	0	0	0.0%	0	0.0%
Total		0	0	0.0%	0	0.0%
2006	2006	4,051	8,899	45.5%	11	37.0%
	2005	0	0	0.0%	0	0.0%
Total		4,051	8,899	45.5%	11	37.0%
2007	2007	9,621	21,401	45.0%	24	38.4%
	2006	7,305	13,779	53.0%	15	45.3%
	2005	0	0	0.0%	0	0.0%
Total		16,925	35,180	48.1%	39	41.1%
2008	2008	8,617	22,572	38.2%	23	34.7%
	2007	41,204	31,700	130.0%	33	118.2%
	2006	7,270	10,775	67.5%	11	61.4%
	2005	0	0	0.0%	0	0.0%
Total		57,092	65,047	87.8%	67	79.8%
2009	2009	50,186	107,617	46.6%	102	46.6%
	2008	15,674	33,034	47.4%	31	47.4%
	2007	14,571	27,327	53.3%	26	53.3%
	2005-2006	4,343	9,590	45.3%	9	45.3%
Total		84,774	177,567	47.7%	168	47.7%

**ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010**

PLAN L

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
2005	2005	0	0	0.0%	0	0.0%
Total		0	0	0.0%	0	0.0%
2006	2006	22,188	15,475	143.4%	13	112.9%
	2005	0	0	0.0%	0	0.0%
Total		22,188	15,475	143.4%	13	112.9%
2007	2007	26,885	42,124	63.8%	33	52.8%
	2006	18,471	25,120	73.5%	20	60.9%
	2005	0	0	0.0%	0	0.0%
Total		45,356	67,244	67.5%	53	55.8%
2008	2008	26,252	37,141	70.7%	27	64.3%
	2007	33,745	55,533	60.8%	40	55.3%
	2006	6,649	21,562	30.8%	15	28.1%
	2005	0	0	0.0%	0	0.0%
Total		66,647	114,236	58.3%	83	53.1%
2009	2009	112,243	169,605	66.2%	112	66.2%
	2008	18,484	47,186	39.2%	31	39.2%
	2007	17,338	45,403	38.2%	30	38.2%
	2005-2006	16,343	24,558	66.5%	16	66.5%
Total		164,409	286,751	57.3%	189	57.3%

**ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010**

UHC SELECT PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
2000	2000	154	913	16.8%	1	13.3%
Total		154	913	16.8%	1	13.3%
2001	2001	22,868	42,594	53.7%	33	43.9%
	2000	2,963	6,307	47.0%	5	38.4%
Total		25,830	48,901	52.8%	38	43.2%
2002	2002	29,956	49,371	60.7%	39	49.7%
	2001	69,148	83,371	82.9%	66	67.9%
	2000	1,161	5,000	23.2%	4	19.0%
Total		100,265	137,742	72.8%	108	59.6%
2003	2003	26,782	54,827	48.8%	43	40.0%
	2002	40,454	61,081	66.2%	48	54.2%
	2001	45,138	67,554	66.8%	53	54.7%
	2000	2,691	3,220	83.6%	3	68.4%
Total		115,065	186,683	61.6%	146	50.4%
2004	2004	26,483	48,517	54.6%	38	44.7%
	2003	37,099	87,210	42.5%	68	34.8%
	2002	31,800	50,572	62.9%	40	51.5%
	2000-2001	26,018	58,869	44.2%	46	36.2%
Total		121,399	245,167	49.5%	192	40.5%
2005	2005	32,028	48,955	65.4%	38	54.6%
	2004	52,689	79,130	66.6%	61	55.6%
	2003	51,367	77,960	65.9%	60	55.0%
	2000-2002	73,789	94,289	78.3%	73	65.4%
Total		209,874	300,335	69.9%	232	58.4%
2006	2006	14,520	18,763	77.4%	14	66.5%
	2005	31,382	63,128	49.7%	47	42.7%
	2004	47,471	63,206	75.1%	47	64.6%
	2000-2003	101,803	149,143	68.3%	112	58.7%
Total		195,176	294,239	66.3%	220	57.0%
2007	2007	2,073	3,727	55.6%	3	50.7%
	2006	6,272	19,907	31.5%	14	28.7%
	2005	38,381	46,521	82.5%	33	75.2%
	2000-2004	133,263	171,091	77.9%	121	71.0%
Total		179,989	241,245	74.6%	170	68.0%
2008	2008	22,628	16,880	134.1%	12	127.8%
	2007	5,542	8,753	63.3%	6	60.3%
	2006	6,200	17,838	34.8%	12	33.1%
	2000-2005	143,353	188,824	75.9%	127	72.4%
Total		177,723	232,295	76.5%	157	72.9%
2009	2009	36,929	30,236	122.1%	20	116.4%
	2008	12,974	19,171	67.7%	13	64.5%
	2007	3,015	8,580	35.1%	6	33.5%
	2000-2006	160,472	152,750	105.1%	103	100.1%
Total		213,390	210,738	101.3%	142	96.5%

**ARKANSAS'S EXPERIENCE BY DURATION
PLANS SOLD PRIOR TO JUNE 1, 2010**

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2010 Levels
1998	1998	9,220,991	11,710,498	78.7%	8,908	44.2%
Total		9,220,991	11,710,498	78.7%	8,908	44.2%
1999	1999	637,545	769,865	82.8%	561	48.7%
	1998	9,656,339	11,325,537	85.3%	8,132	50.4%
Total		10,293,884	12,095,402	85.1%	8,693	50.3%
2000	2000	568,700	898,390	63.3%	597	40.2%
	1999	1,168,558	1,262,944	92.5%	859	58.5%
	1998	8,718,485	10,779,963	80.9%	7,212	51.1%
Total		10,455,743	12,941,296	80.8%	8,669	51.1%
2001	2001	480,319	750,399	64.0%	463	44.3%
	2000	1,094,297	1,436,765	76.2%	876	52.5%
	1999	1,023,213	1,201,317	85.2%	748	58.0%
	1998	7,993,073	10,358,962	77.2%	6,393	52.7%
Total		10,590,902	13,747,444	77.0%	8,479	52.7%
2002	2002	633,289	1,022,346	61.9%	618	43.4%
	2001	991,130	1,196,922	82.8%	729	58.3%
	2000	980,607	1,241,839	79.0%	740	55.4%
	1998-1999	8,634,266	10,136,552	85.2%	6,159	59.1%
Total		11,239,291	13,597,659	82.7%	8,247	57.5%
2003	2003	730,869	1,050,228	69.6%	590	50.4%
	2002	1,251,947	1,635,460	76.6%	965	54.6%
	2001	836,331	1,086,937	76.9%	646	55.2%
	1998-2000	8,822,332	10,511,914	83.9%	6,235	59.6%
Total		11,641,478	14,284,539	81.5%	8,437	58.0%
2004	2004	890,382	1,313,004	67.8%	706	51.9%
	2003	1,526,724	2,070,615	73.7%	1,080	57.5%
	2002	1,302,316	1,575,931	82.6%	871	63.0%
	1998-2001	9,212,710	11,300,358	81.5%	6,297	61.9%
Total		12,932,132	16,259,909	79.5%	8,954	60.6%
2005	2005	1,316,120	1,847,809	71.2%	905	56.5%
	2004	1,745,382	2,210,912	78.9%	1,158	61.4%
	2003	1,473,372	1,982,834	74.3%	1,002	59.1%
	1998-2002	10,325,061	12,145,463	85.0%	6,554	65.9%
Total		14,859,934	18,187,018	81.7%	9,620	63.7%
2006	2006	1,772,044	2,390,488	74.1%	1,306	58.0%
	2005	1,957,234	2,522,174	77.6%	1,343	61.8%
	2004	1,413,289	1,890,391	74.8%	1,011	59.3%
	1998-2003	10,276,848	12,209,012	84.2%	6,679	66.6%
Total		15,419,415	19,012,064	81.1%	10,339	64.2%
2007	2007	1,440,191	1,732,143	83.1%	904	66.0%
	2006	2,620,187	3,315,586	79.0%	1,721	62.8%
	2005	1,751,622	2,213,282	79.1%	1,132	67.5%
	1998-2004	11,081,720	13,026,574	85.1%	6,812	70.5%
Total		16,893,720	20,287,585	83.3%	10,569	69.0%
2008	2008	1,814,967	2,299,087	78.9%	1,142	67.6%
	2007	2,313,310	2,737,776	84.5%	1,378	72.4%
	2006	2,281,120	2,876,263	79.3%	1,442	67.5%
	1998-2005	12,025,260	14,052,016	85.6%	7,104	73.3%
Total		18,434,656	21,965,142	83.9%	11,065	71.8%
2009	2009	2,629,648	3,175,156	82.8%	1,522	77.8%
	2008	3,373,249	4,035,404	83.6%	1,857	78.0%
	2007	2,062,375	2,594,308	79.5%	1,199	74.3%
	1998-2006	13,162,764	16,504,453	79.8%	7,647	74.2%
Total		21,228,036	26,309,322	80.7%	12,224	75.2%

Medigap Plans Available through May 31, 2010

This chart gives you a quick look at the standardized Medigap Plans that can be sold for effective dates up through May 31, 2010 (including Medicare SELECT) and their benefits. Insurance companies selling Medigap policies are required to make Plan A available and at least one other plan. Not all types of Medigap policies may be available in each state.

If a checkmark appears in a column of this chart, this means that the Medigap policy covers 100% of the described benefit. If a column lists a percentage, this means the Medigap policy covers that percentage of the described benefit. If a column is blank, this means the Medigap policy doesn't cover that benefit. Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Through May 31, 2010 the standardized plans are:

	Medigap Plans A through L											
Medigap Benefits	A	B	C	D	E ¹	F	G	H ¹	I ¹	J ¹	K	L
Medicare Part A Coinsurance and all costs after hospital benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment except for preventive services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Hospice Care Coinsurance or Copayment											50%	75%
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part B Deductible			✓			✓				✓		
Medicare Part B Excess Charges						✓	80%		✓	✓		
Foreign Travel Emergency (Up to Plan Limits) ²			✓	✓	✓	✓	✓	✓	✓	✓		
At-home Recovery (Up to Plan Limits)				✓			✓		✓	✓		
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preventive Care not Covered by Medicare (up to \$120)					✓					✓		
¹ Plans E, H, I, and J are available through May 31, 2010. Beginning June 1, these plans will no longer be offered to new customers. ² You must also pay a separate deductible for foreign travel emergency (\$250 per year). ³ After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.								2011 out-of-pocket limit ³ ▶		\$4,620	\$2,310	

¹ Plans E, H, I, and J are available through May 31, 2010. Beginning June 1, these plans will no longer be offered to new customers.

² You must also pay a separate deductible for foreign travel emergency (\$250 per year).

³ After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

**Arkansas
Standardized Plans Rate History
UHC Plans
Plans Sold Prior to June 1, 2010**

	<u>1/2006</u>	<u>1/2007</u>	<u>1/2008</u>	<u>1/2009</u>	<u>1/2010</u>	<u>Proposed 1/2011</u>	<u>2007/2006</u>	<u>2008/2007</u>	<u>2009/2008</u>	<u>2010/2009</u>	<u>Proposed 2011/2010</u>
A	\$97.00	\$100.75	\$107.75	\$118.25	\$118.25	\$118.25	3.9%	6.9%	9.7%	0.0%	0.0%
B	\$137.50	\$143.50	\$147.75	\$162.50	\$173.50	\$178.00	4.4%	3.0%	10.0%	6.8%	2.6%
C	\$157.00	\$165.75	\$170.75	\$187.75	\$203.50	\$208.75	5.6%	3.0%	10.0%	8.4%	2.6%
D	\$147.50	\$154.00	\$158.50	\$174.25	\$190.50	\$195.50	4.4%	2.9%	9.9%	9.3%	2.6%
E	\$147.50	\$154.50	\$159.25	\$175.00	\$191.00	\$196.00	4.7%	3.1%	9.9%	9.1%	2.6%
F	\$158.00	\$166.75	\$171.75	\$188.75	\$204.50	\$209.75	5.5%	3.0%	9.9%	8.3%	2.6%
G	\$148.50	\$155.00	\$159.75	\$175.50	\$191.50	\$196.50	4.4%	3.1%	9.9%	9.1%	2.6%
H (with drugs)	\$238.50	\$238.50	\$244.25	\$251.50	\$268.00	\$268.00	0.0%	2.4%	3.0%	6.6%	0.0%
H (without drugs)	\$167.25	\$172.25	\$177.50	\$182.75	\$194.75	\$194.75	3.0%	3.0%	3.0%	6.6%	0.0%
I (with drugs)	\$239.50	\$239.50	\$245.25	\$252.50	\$269.00	\$269.00	0.0%	2.4%	3.0%	6.5%	0.0%
I (without drugs)	\$168.25	\$173.25	\$178.50	\$183.75	\$195.75	\$195.75	3.0%	3.0%	2.9%	6.5%	0.0%
J (with drugs)	\$295.75	\$295.75	\$301.50	\$310.50	\$319.75	\$327.75	0.0%	1.9%	3.0%	3.0%	2.5%
J (without drugs)	\$177.00	\$182.25	\$187.75	\$193.50	\$199.25	\$204.25	3.0%	3.0%	3.1%	3.0%	2.5%
K	\$74.25	\$78.00	\$83.00	\$91.25	\$91.25	\$86.75	5.1%	6.4%	9.9%	0.0%	-4.9%
L	\$102.75	\$108.00	\$118.75	\$130.50	\$130.50	\$124.00	5.1%	10.0%	9.9%	0.0%	-5.0%
Select C	\$114.75	\$121.75	\$127.25	\$127.25	\$133.50	\$137.00	6.1%	4.5%	0.0%	4.9%	2.6%

Arkansas
Standardized Plans Rate History
UHC Plans
Plans Sold Beginning June 1, 2010

	<u>1/2006</u>	<u>1/2007</u>	<u>1/2008</u>	<u>1/2009</u>	<u>1/2010</u>	<u>Proposed</u> <u>1/2011</u>	<u>2007/2006</u>	<u>2008/2007</u>	<u>2009/2008</u>	<u>2010/2009</u>	<u>Proposed</u> <u>2011/2010</u>
A					\$92.50	\$92.50					0.0%
B					\$135.50	\$139.00					2.6%
C					\$159.00	\$163.00					2.5%
F					\$159.75	\$163.75					2.5%
K					\$71.25	\$67.75					-4.9%
L					\$101.75	\$96.75					-4.9%
N					\$117.00	\$111.25					-4.9%
Select C					\$112.00	\$122.50					9.4%
Select F					\$113.00	\$122.75					8.6%

National Inforce Lives
Plans sold prior to June 1, 2010

<u>Plan</u>	<u>2009</u>	<u>2010*</u>	<u>2011*</u>
A	89,727	87,682	76,226
B	78,112	75,873	64,452
C	535,848	510,207	451,628
D	51,818	50,581	45,315
E	60,671	55,658	50,032
F	1,034,345	1,043,477	925,393
G	53,634	51,962	46,915
H	20,388	20,184	17,986
I	95,895	93,523	84,304
J	434,038	475,972	426,041
K	15,006	16,701	13,688
L	28,386	30,287	26,334
Select C	16,414	16,295	14,006

National Inforce Lives
Plans sold beginning June 1, 2010

<u>Plan</u>	<u>2010*</u>	<u>2011*</u>
A	2,803	17,189
B	3,257	18,144
C	14,189	69,181
F	61,340	326,185
K	1,245	7,944
L	1,446	8,853
N	2,216	15,387
Select C	233	931
Select F	1,143	4,951

* Projected

**2011 RATES FOR PLANS NOT ISSUED IN
ARKANSAS**

<u>Plan</u>	<u>Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$152.25
HW/IW/AW/BW (without drugs)	\$152.00
WA/WC	\$43.50
WB/WD	\$5.00
SB/SC	\$140.25
SD/SE	\$55.25
SF/SG (with drugs)	\$604.75
SF/SG (without drugs)	\$204.25

** Tier Rating Factor will be applied to rate if applied when the plan was issued.*

***These rates will become effective in concurrence with the filed Standardized rate increases.*

2011 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN ARKANSAS

<u>Plan</u>	<u>Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$190.25
HW/IW/AW/BW (without drugs)	\$190.00
WA/WC	\$54.50
WB/WD	\$6.25
SB/SC	\$175.25
SD/SE	\$69.00
SF/SG (with drugs)	\$756.00
SF/SG (without drugs)	\$255.25
K	\$108.50
L	\$155.00
Select C	\$171.25

**Plans HW/IW/AW/BW, WA, and WB are Wisconsin issued plans.*

Plans SB/SC, SD/SE, and SF/SG are Minnesota issued plans.

Arkansas Medicare Supplement Standardized Plans Trend Development

The components of the composite trend are shown below.

Part A Deductible.

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Medicare Part A Deductible	\$1,024	\$1,068	\$1,100	\$1,140
% Change in Part A Deductible	3.2%	4.3%	3.0%	3.6%
Utilization Trend	2.5%	-6.4%	-0.4%	-0.4%
Composite Trend	5.8%	-2.3%	2.5%	3.3%

Hospital Co-Payments. Hospital Co-payments are paid for days 61 and after for long hospital stays.

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Medicare Daily Coinsurance Amount	\$256	\$267	\$275	\$285
% Change in Daily Coinsurance	3.2%	4.3%	3.0%	3.6%
Utilization Trend	-34.8%	86.6%	-29.2%	-0.3%
Composite Trend	-32.7%	94.6%	-27.1%	3.3%

Skilled Nursing. Medicare Supplement plans which have a skilled nursing facility stay benefit pay the Medicare cost sharing amount for days 21-100.

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Medicare Daily Coinsurance	\$128	\$134	\$138	\$143
% Change in Daily Coinsurance	3.2%	4.3%	3.0%	3.6%
Utilization/Length of Stay, days 21-100	30.8%	0.7%	0.6%	4.7%
Composite Trend	35.0%	5.1%	3.6%	8.5%

Part B Coinsurance.

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Medicare Fee Update	0.9%	1.0%	0.8%	1.0%
Utilization Trend	1.8%	3.7%	3.6%	4.0%
Composite Trend	2.7%	4.7%	4.5%	5.0%

The net increase in the cost for Part B services in 2010 was 0.8%. For 2011, we assume a net increase of 1.0%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2010 and 2011 are 3.6% and 4.0%, respectively.

Part B Deductible. For 2011 the Part B deductible is \$168, an increase of 8.4% over 2010. The projected Part B deductible trend is 18.4% for 2010 and 4.8% for 2011.

Part B Excess. Projected claim costs for 2010 and 2011 are \$0.22 and \$0.21, respectively.

Prescription Drugs. Our assumed composite trends for plans H, I, and J are -3.7% for 2010, and -1.6% for 2011.

Foreign Care/ At-Home Care/ Preventive Care. In aggregate, these benefits represent less than 0.1% of the total Arkansas claim cost.

ARKANSAS AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN A	Premium	Premium Accumulated to 12/10	Incurred Claims	Incurred Claims Accumulated to 12/10	Incurred Loss Ratio
a	b	c	d	d/b	
<u>Prudential Experience</u>					
1992	\$13,923	\$34,335	\$5,685	\$14,019	40.8%
1993	\$119,040	\$279,580	\$96,104	\$225,712	80.7%
1994	\$183,183	\$409,740	\$193,110	\$431,944	105.4%
1995	\$253,237	\$539,463	\$285,782	\$608,793	112.9%
1996	\$467,762	\$949,007	\$362,594	\$735,640	77.5%
1997	\$534,456	\$1,032,685	\$414,043	\$800,019	77.5%
Total	\$1,571,601	\$3,244,809	\$1,357,317	\$2,816,127	86.8%
<u>UnitedHealthcare Experience</u>					
1998	\$633,974	\$1,166,643	\$442,943	\$815,105	69.9%
1999	\$581,210	\$1,018,615	\$510,726	\$895,087	87.9%
2000	\$649,482	\$1,084,063	\$508,573	\$848,870	78.3%
2001	\$652,103	\$1,036,608	\$439,670	\$698,917	67.4%
2002	\$587,461	\$889,382	\$401,608	\$608,012	68.4%
2003	\$574,142	\$827,826	\$386,891	\$557,839	67.4%
2004	\$602,657	\$827,562	\$448,724	\$616,183	74.5%
2005	\$651,090	\$851,496	\$565,006	\$738,915	86.8%
2006	\$708,158	\$882,028	\$570,897	\$711,066	80.6%
2007	\$725,242	\$860,291	\$537,992	\$638,172	74.2%
2008	\$811,919	\$917,246	\$570,510	\$644,521	70.3%
2009	\$953,988	\$1,026,424	\$650,655	\$700,059	68.2%
2010	\$993,811	\$1,018,353	\$727,749	\$745,720	73.2%
Total	\$9,125,238	\$12,406,537	\$6,761,946	\$9,218,466	74.3%
<u>Expected Future Experience</u>					
2011	\$1,003,711	\$979,522	\$771,293	\$752,705	76.8%
2012	\$1,077,504	\$1,001,463	\$839,661	\$780,405	77.9%
2013	\$1,173,014	\$1,038,317	\$914,088	\$809,124	77.9%
2014	\$1,276,990	\$1,076,527	\$995,113	\$838,900	77.9%
2015	\$1,390,182	\$1,116,143	\$1,083,320	\$869,771	77.9%
2016	\$1,513,408	\$1,157,217	\$1,179,346	\$901,779	77.9%
2017	\$1,647,557	\$1,199,803	\$1,283,883	\$934,964	77.9%
2018	\$1,793,596	\$1,243,956	\$1,397,686	\$969,371	77.9%
2019	\$1,952,580	\$1,289,733	\$1,521,577	\$1,005,044	77.9%
2020	\$2,125,657	\$1,337,195	\$1,656,450	\$1,042,029	77.9%
Expected Future (2011-2020)	\$14,954,200	\$11,439,877	\$11,642,417	\$8,904,091	77.8%
PLAN B					
Premium	Premium Accumulated to 12/10	Incurred Claims	Incurred Claims Accumulated to 12/10	Incurred Loss Ratio	
a	b	c	d	d/b	
<u>Prudential Experience</u>					
1992	\$20,051	\$49,447	\$6,890	\$16,991	34.4%
1993	\$233,589	\$548,612	\$140,018	\$328,849	59.9%
1994	\$310,145	\$693,726	\$242,826	\$543,148	78.3%
1995	\$391,507	\$834,015	\$353,607	\$753,278	90.3%
1996	\$649,743	\$1,318,215	\$477,819	\$969,412	73.5%
1997	\$705,511	\$1,363,199	\$545,648	\$1,054,310	77.3%
Total	\$2,310,546	\$4,807,214	\$1,766,808	\$3,665,988	76.3%
<u>UnitedHealthcare Experience</u>					
1998	\$656,003	\$1,207,180	\$531,605	\$978,262	81.0%
1999	\$621,894	\$1,089,917	\$506,998	\$888,553	81.5%
2000	\$615,116	\$1,026,702	\$490,035	\$817,927	79.7%
2001	\$642,355	\$1,021,113	\$462,373	\$735,006	72.0%
2002	\$632,877	\$958,139	\$475,272	\$719,535	75.1%
2003	\$631,236	\$910,147	\$454,330	\$655,076	72.0%
2004	\$673,717	\$925,141	\$504,216	\$692,384	74.8%
2005	\$733,237	\$958,927	\$568,510	\$743,498	77.5%
2006	\$868,873	\$1,082,202	\$705,385	\$878,573	81.2%
2007	\$938,436	\$1,113,184	\$712,553	\$845,239	75.9%
2008	\$995,696	\$1,124,864	\$821,404	\$927,961	82.5%
2009	\$1,126,788	\$1,212,345	\$785,420	\$845,057	69.7%
2010	\$1,223,299	\$1,253,509	\$943,256	\$966,550	77.1%
Total	\$10,359,529	\$13,883,372	\$7,961,358	\$10,693,620	77.0%
<u>Expected Future Experience</u>					
2011	\$1,265,128	\$1,234,638	\$1,011,736	\$987,353	80.0%
2012	\$1,377,269	\$1,280,073	\$1,101,417	\$1,023,688	80.0%
2013	\$1,499,350	\$1,327,180	\$1,199,046	\$1,061,360	80.0%
2014	\$1,632,252	\$1,376,020	\$1,305,330	\$1,100,418	80.0%
2015	\$1,776,935	\$1,426,657	\$1,421,034	\$1,140,913	80.0%
2016	\$1,934,442	\$1,479,158	\$1,546,994	\$1,182,899	80.0%
2017	\$2,105,911	\$1,533,591	\$1,684,120	\$1,226,429	80.0%
2018	\$2,292,579	\$1,590,027	\$1,833,400	\$1,271,562	80.0%
2019	\$2,495,794	\$1,648,540	\$1,995,913	\$1,318,356	80.0%
2020	\$2,717,021	\$1,709,207	\$2,172,831	\$1,366,871	80.0%
Expected Future (2011-2020)	\$19,096,680	\$14,605,092	\$15,271,821	\$11,679,849	80.0%

Assumption: Interest rate is 5%.

ARKANSAS AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN C	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/10	c	to 12/10	d/b
		b		d	
<u>Prudential Experience</u>					
1992	\$79,955	\$197,173	\$56,849	\$140,193	71.1%
1993	\$721,992	\$1,695,685	\$530,721	\$1,246,462	73.5%
1994	\$1,314,935	\$2,941,221	\$1,243,386	\$2,781,181	94.6%
1995	\$2,120,780	\$4,517,829	\$1,973,688	\$4,204,483	93.1%
1996	\$3,185,683	\$6,463,196	\$2,536,634	\$5,146,389	79.6%
1997	\$3,296,251	\$6,369,066	\$2,885,177	\$5,574,784	87.5%
Total	\$10,719,595	\$22,184,170	\$9,226,454	\$19,093,490	86.1%
<u>UnitedHealthcare Experience</u>					
1998	\$3,442,599	\$6,335,088	\$2,944,932	\$5,419,280	85.5%
1999	\$3,364,148	\$5,895,925	\$2,933,893	\$5,141,871	87.2%
2000	\$3,550,241	\$5,925,779	\$3,079,935	\$5,140,781	86.8%
2001	\$3,796,685	\$6,035,357	\$3,040,687	\$4,833,593	80.1%
2002	\$3,705,404	\$5,609,764	\$3,117,519	\$4,719,741	84.1%
2003	\$3,775,871	\$5,444,235	\$3,094,204	\$4,461,375	81.9%
2004	\$4,209,980	\$5,781,100	\$3,337,026	\$4,582,369	79.3%
2005	\$4,569,223	\$5,975,628	\$3,726,795	\$4,873,901	81.6%
2006	\$4,916,961	\$6,124,189	\$4,089,519	\$5,093,591	83.2%
2007	\$5,018,794	\$5,953,357	\$4,408,106	\$5,228,951	87.8%
2008	\$4,921,623	\$5,560,087	\$4,313,273	\$4,872,818	87.6%
2009	\$5,148,917	\$5,539,873	\$4,034,633	\$4,340,982	78.4%
2010	\$5,060,735	\$5,185,710	\$4,008,604	\$4,107,597	79.2%
Total	\$55,481,180	\$75,366,092	\$46,129,126	\$62,816,849	83.3%
<u>Expected Future Experience</u>					
2011	\$4,751,491	\$4,636,981	\$3,889,477	\$3,795,741	81.9%
2012	\$5,172,664	\$4,807,622	\$4,234,240	\$3,935,424	81.9%
2013	\$5,631,168	\$4,984,542	\$4,609,563	\$4,080,247	81.9%
2014	\$6,130,315	\$5,167,973	\$5,018,155	\$4,230,401	81.9%
2015	\$6,673,706	\$5,358,155	\$5,462,964	\$4,386,079	81.9%
2016	\$7,265,264	\$5,555,335	\$5,947,201	\$4,547,487	81.9%
2017	\$7,909,257	\$5,759,771	\$6,474,361	\$4,714,835	81.9%
2018	\$8,610,333	\$5,971,731	\$7,048,248	\$4,888,340	81.9%
2019	\$9,373,553	\$6,191,490	\$7,673,005	\$5,068,231	81.9%
2020	\$10,204,425	\$6,419,337	\$8,353,140	\$5,254,742	81.9%
Expected Future (2011-2020)	\$71,722,177	\$54,852,937	\$58,710,353	\$44,901,528	81.9%
PLAN D					
	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/10	c	to 12/10	d/b
		b		d	
<u>Prudential Experience</u>					
1992	\$11,888	\$29,316	\$1,541	\$3,800	13.0%
1993	\$128,417	\$301,603	\$75,270	\$176,781	58.6%
1994	\$148,247	\$331,596	\$97,877	\$218,930	66.0%
1995	\$176,854	\$376,746	\$131,568	\$280,275	74.4%
1996	\$240,126	\$487,174	\$131,507	\$266,804	54.8%
1997	\$286,596	\$553,765	\$243,037	\$469,600	84.8%
Total	\$992,128	\$2,080,200	\$680,800	\$1,416,191	68.1%
<u>UnitedHealthcare Experience</u>					
1998	\$438,774	\$807,435	\$370,564	\$681,914	84.5%
1999	\$513,113	\$899,269	\$397,893	\$697,337	77.5%
2000	\$533,100	\$889,807	\$471,549	\$787,072	88.5%
2001	\$516,537	\$821,108	\$440,378	\$700,042	85.3%
2002	\$481,945	\$729,636	\$389,517	\$589,706	80.8%
2003	\$465,606	\$671,333	\$455,993	\$657,472	97.9%
2004	\$480,201	\$659,407	\$473,714	\$650,499	98.6%
2005	\$472,397	\$617,801	\$500,217	\$654,183	105.9%
2006	\$465,617	\$579,937	\$387,283	\$482,370	83.2%
2007	\$456,172	\$541,117	\$422,609	\$501,304	92.6%
2008	\$456,745	\$515,997	\$444,128	\$501,743	97.2%
2009	\$504,541	\$542,850	\$388,965	\$418,499	77.1%
2010	\$529,447	\$542,522	\$411,827	\$421,997	77.8%
Total	\$6,314,194	\$8,818,218	\$5,554,636	\$7,744,139	87.8%
<u>Expected Future Experience</u>					
2011	\$489,721	\$477,919	\$394,409	\$384,904	80.5%
2012	\$476,009	\$442,416	\$383,366	\$356,311	80.5%
2013	\$462,680	\$409,551	\$372,632	\$329,842	80.5%
2014	\$449,725	\$379,127	\$362,198	\$305,340	80.5%
2015	\$437,133	\$350,963	\$352,056	\$282,657	80.5%
2016	\$424,893	\$324,892	\$342,199	\$261,660	80.5%
2017	\$412,996	\$300,757	\$332,617	\$242,222	80.5%
2018	\$401,432	\$278,415	\$323,304	\$224,229	80.5%
2019	\$390,192	\$257,733	\$314,251	\$207,572	80.5%
2020	\$379,267	\$238,587	\$305,452	\$192,152	80.5%
Expected Future (2011-2020)	\$4,324,050	\$3,460,360	\$3,482,485	\$2,786,890	80.5%

Assumption: Interest rate is 5%.

ARKANSAS AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN E	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/10	c	to 12/10	d/b
		b		d	
<u>Prudential Experience</u>					
1992	\$2,082	\$5,134	\$124	\$306	6.0%
1993	\$36,106	\$84,799	\$22,452	\$52,731	62.2%
1994	\$45,250	\$101,214	\$30,761	\$68,806	68.0%
1995	\$50,696	\$107,996	\$34,702	\$73,924	68.5%
1996	\$75,063	\$152,289	\$44,271	\$89,818	59.0%
1997	\$133,524	\$257,997	\$97,318	\$188,040	72.9%
Total	\$342,721	\$709,430	\$229,628	\$473,625	66.8%
<u>UnitedHealthcare Experience</u>					
1998	\$488,519	\$898,975	\$417,791	\$768,822	85.5%
1999	\$663,064	\$1,162,070	\$555,417	\$973,411	83.8%
2000	\$696,463	\$1,162,480	\$532,928	\$889,520	76.5%
2001	\$672,993	\$1,069,815	\$550,770	\$875,526	81.8%
2002	\$624,089	\$944,834	\$516,774	\$782,366	82.8%
2003	\$607,277	\$875,601	\$432,350	\$623,384	71.2%
2004	\$608,232	\$835,218	\$440,417	\$604,776	72.4%
2005	\$582,417	\$761,685	\$424,239	\$554,820	72.8%
2006	\$570,146	\$710,131	\$441,698	\$550,145	77.5%
2007	\$546,694	\$648,496	\$442,399	\$524,780	80.9%
2008	\$510,201	\$576,387	\$402,429	\$454,635	78.9%
2009	\$498,717	\$536,585	\$389,648	\$419,234	78.1%
2010	\$471,421	\$483,063	\$368,983	\$378,095	78.3%
Total	\$7,540,233	\$10,665,339	\$5,915,844	\$8,399,512	78.8%
<u>Expected Future Experience</u>					
2011	\$420,898	\$410,754	\$338,218	\$330,067	80.4%
2012	\$409,113	\$380,241	\$328,748	\$305,548	80.4%
2013	\$397,658	\$351,995	\$319,543	\$282,850	80.4%
2014	\$386,523	\$325,846	\$310,596	\$261,838	80.4%
2015	\$375,701	\$301,641	\$301,899	\$242,387	80.4%
2016	\$365,181	\$279,233	\$293,446	\$224,381	80.4%
2017	\$354,956	\$258,490	\$285,229	\$207,713	80.4%
2018	\$345,017	\$239,288	\$277,243	\$192,283	80.4%
2019	\$335,357	\$221,512	\$269,480	\$177,999	80.4%
2020	\$325,967	\$205,057	\$261,935	\$164,776	80.4%
Expected Future (2011-2020)	\$3,716,369	\$2,974,058	\$2,986,336	\$2,389,842	80.4%
PLAN F					
	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/10	c	to 12/10	d/b
		b		d	
<u>Prudential Experience</u>					
1992	\$131,028	\$323,122	\$78,370	\$193,264	59.8%
1993	\$1,156,196	\$2,715,465	\$737,443	\$1,731,973	63.8%
1994	\$1,936,955	\$4,332,544	\$1,649,931	\$3,690,535	85.2%
1995	\$2,726,090	\$5,807,301	\$2,298,737	\$4,896,924	84.3%
1996	\$3,558,901	\$7,220,391	\$2,754,901	\$5,589,216	77.4%
1997	\$3,760,540	\$7,266,173	\$2,910,226	\$5,623,183	77.4%
Total	\$13,269,710	\$27,664,996	\$10,429,608	\$21,725,096	78.5%
<u>UnitedHealthcare Experience</u>					
1998	\$4,236,922	\$7,796,806	\$2,977,234	\$5,478,721	70.3%
1999	\$4,342,865	\$7,611,202	\$3,585,418	\$6,283,718	82.6%
2000	\$4,657,205	\$7,773,436	\$3,523,739	\$5,881,544	75.7%
2001	\$4,902,531	\$7,793,252	\$3,561,786	\$5,661,951	72.7%
2002	\$4,788,070	\$7,248,857	\$3,946,584	\$5,974,896	82.4%
2003	\$5,059,835	\$7,295,517	\$4,140,151	\$5,969,473	81.8%
2004	\$5,763,706	\$7,914,660	\$4,743,961	\$6,514,357	82.3%
2005	\$6,558,004	\$8,576,553	\$5,439,824	\$7,114,199	82.9%
2006	\$7,966,357	\$9,922,284	\$6,483,796	\$8,075,719	81.4%
2007	\$9,096,284	\$10,790,127	\$7,644,866	\$9,068,437	84.0%
2008	\$10,415,779	\$11,766,980	\$8,835,372	\$9,981,552	84.8%
2009	\$13,353,144	\$14,367,046	\$11,289,818	\$12,147,051	84.5%
2010	\$13,592,800	\$13,928,475	\$10,885,766	\$11,154,591	80.1%
Total	\$94,733,502	\$122,785,195	\$77,058,315	\$99,306,210	80.9%
<u>Expected Future Experience</u>					
2011	\$14,208,943	\$13,866,509	\$11,593,074	\$11,313,681	81.6%
2012	\$15,468,424	\$14,376,796	\$12,620,684	\$11,730,025	81.6%
2013	\$16,839,545	\$14,905,862	\$13,739,381	\$12,161,690	81.6%
2014	\$18,332,202	\$15,454,398	\$14,957,240	\$12,609,240	81.6%
2015	\$19,957,169	\$16,023,120	\$16,283,050	\$13,073,260	81.6%
2016	\$21,726,172	\$16,612,771	\$17,726,379	\$13,554,356	81.6%
2017	\$23,651,980	\$17,224,121	\$19,297,645	\$14,053,156	81.6%
2018	\$25,748,492	\$17,857,968	\$21,008,189	\$14,570,312	81.6%
2019	\$28,030,838	\$18,515,142	\$22,870,354	\$15,106,500	81.6%
2020	\$30,515,491	\$19,196,499	\$24,897,583	\$15,662,419	81.6%
Expected Future (2011-2020)	\$214,479,257	\$164,033,186	\$174,993,577	\$133,834,639	81.6%

Assumption: Interest rate is 5%.

ARKANSAS AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN G	Premium a	Premium	Incurred Claims c	Incurred Claims	Incurred Loss Ratio d/b	
		Accumulated		Accumulated		
		to 12/10 b		to 12/10 d		
<u>Prudential Experience</u>						
1992	\$6,798	\$16,764	\$2,527	\$6,232	37.2%	
1993	\$52,096	\$122,354	\$31,631	\$74,289	60.7%	
1994	\$68,048	\$152,208	\$36,258	\$81,101	53.3%	
1995	\$82,159	\$175,021	\$39,499	\$84,143	48.1%	
1996	\$125,371	\$254,355	\$71,461	\$144,982	57.0%	
1997	\$172,852	\$333,986	\$137,669	\$266,007	79.6%	
Total	\$507,323	\$1,054,689	\$319,045	\$656,755	62.3%	
<u>UnitedHealthcare Experience</u>						
1998	\$262,040	\$482,207	\$227,643	\$418,909	86.9%	
1999	\$317,645	\$556,696	\$208,625	\$365,632	65.7%	
2000	\$335,635	\$560,216	\$234,692	\$391,729	69.9%	
2001	\$357,045	\$567,573	\$261,925	\$416,366	73.4%	
2002	\$370,751	\$561,295	\$323,835	\$490,267	87.3%	
2003	\$406,068	\$585,488	\$305,472	\$440,444	75.2%	
2004	\$454,182	\$623,677	\$367,033	\$504,005	80.8%	
2005	\$499,357	\$653,059	\$426,314	\$557,533	85.4%	
2006	\$548,766	\$683,501	\$447,167	\$556,956	81.5%	
2007	\$520,874	\$617,867	\$440,810	\$522,894	84.6%	
2008	\$517,118	\$584,202	\$483,456	\$546,173	93.5%	
2009	\$559,557	\$602,044	\$542,477	\$583,667	96.9%	
2010	\$558,009	\$571,789	\$444,994	\$455,983	79.7%	
Total	\$5,707,046	\$7,649,614	\$4,714,441	\$6,250,559	81.7%	
<u>Expected Future Experience</u>						
2011	\$504,094	\$491,946	\$404,358	\$394,613	80.2%	
2012	\$489,980	\$455,401	\$393,036	\$365,299	80.2%	
2013	\$476,260	\$421,571	\$382,031	\$338,162	80.2%	
2014	\$462,925	\$390,255	\$371,334	\$313,042	80.2%	
2015	\$449,963	\$361,264	\$360,937	\$289,787	80.2%	
2016	\$437,364	\$334,428	\$350,830	\$268,260	80.2%	
2017	\$425,118	\$309,584	\$341,007	\$248,332	80.2%	
2018	\$413,215	\$286,587	\$331,459	\$229,885	80.2%	
2019	\$401,645	\$265,297	\$322,178	\$212,808	80.2%	
2020	\$390,399	\$245,590	\$313,157	\$196,999	80.2%	
Expected Future (2011-2020)	\$4,450,962	\$3,561,922	\$0	\$3,570,327	\$2,857,187	80.2%

PLAN H	Premium a	Premium	Incurred Claims c	Incurred Claims	Incurred Loss Ratio d/b
		Accumulated		Accumulated	
		to 12/10 b		to 12/10 d	
<u>Prudential Experience</u>					
1992	\$5,476	\$13,504	\$1,875	\$4,624	34.2%
1993	\$34,769	\$81,659	\$17,605	\$41,347	50.6%
1994	\$49,201	\$110,052	\$46,058	\$103,021	93.6%
1995	\$57,456	\$122,397	\$48,100	\$102,467	83.7%
1996	\$71,099	\$144,248	\$71,759	\$145,586	100.9%
1997	\$72,474	\$140,035	\$76,868	\$148,525	106.1%
Total	\$290,475	\$611,895	\$262,265	\$545,570	89.2%
<u>UnitedHealthcare Experience</u>					
1998	\$72,717	\$133,815	\$76,709	\$141,161	105.5%
1999	\$75,174	\$131,749	\$96,901	\$169,827	128.9%
2000	\$74,499	\$124,348	\$58,669	\$97,925	78.8%
2001	\$68,355	\$108,660	\$79,907	\$127,023	116.9%
2002	\$61,528	\$93,150	\$66,089	\$100,055	107.4%
2003	\$68,261	\$98,421	\$84,179	\$121,374	123.3%
2004	\$89,806	\$123,321	\$84,492	\$116,024	94.1%
2005	\$109,323	\$142,973	\$110,340	\$144,303	100.9%
2006	\$70,895	\$88,302	\$41,985	\$52,294	59.2%
2007	\$60,034	\$71,213	\$54,239	\$64,339	90.3%
2008	\$51,589	\$58,282	\$53,263	\$60,173	103.2%
2009	\$51,668	\$55,591	\$37,291	\$40,122	72.2%
2010	\$42,417	\$43,464	\$31,276	\$32,048	73.7%
Total	\$896,267	\$1,273,288	\$875,341	\$1,266,668	99.5%
<u>Expected Future Experience</u>					
2011	\$33,628	\$32,817	\$23,085	\$22,528	68.6%
2012	\$30,265	\$28,129	\$22,438	\$20,855	74.1%
2013	\$28,873	\$25,557	\$21,810	\$19,306	75.5%
2014	\$28,064	\$23,659	\$21,199	\$17,871	75.5%
2015	\$27,279	\$21,901	\$20,606	\$16,544	75.5%
2016	\$26,515	\$20,274	\$20,029	\$15,315	75.5%
2017	\$25,772	\$18,768	\$19,468	\$14,177	75.5%
2018	\$25,051	\$17,374	\$18,923	\$13,124	75.5%
2019	\$24,349	\$16,083	\$18,393	\$12,149	75.5%
2020	\$23,668	\$14,889	\$17,878	\$11,247	75.5%
Expected Future (2011-2020)	\$273,464	\$219,454	\$203,829	\$163,116	74.3%

Assumption: Interest rate is 5%.

ARKANSAS AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

PLAN I	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/10	c	to 12/10	d/b
		b		d	
<u>Prudential Experience</u>					
1992	\$9,630	\$23,748	\$4,272	\$10,535	44.4%
1993	\$91,506	\$214,913	\$45,819	\$107,611	50.1%
1994	\$152,646	\$341,436	\$106,215	\$237,580	69.6%
1995	\$217,355	\$463,024	\$179,413	\$382,197	82.5%
1996	\$302,129	\$612,967	\$233,761	\$474,261	77.4%
1997	\$384,632	\$743,192	\$276,991	\$535,207	72.0%
Total	\$1,157,898	\$2,399,281	\$846,471	\$1,747,391	72.8%
<u>UnitedHealthcare Experience</u>					
1998	\$446,550	\$821,744	\$330,490	\$608,170	74.0%
1999	\$480,179	\$841,550	\$403,610	\$707,358	84.1%
2000	\$530,758	\$885,898	\$464,142	\$774,709	87.4%
2001	\$598,912	\$952,054	\$503,732	\$800,751	84.1%
2002	\$652,812	\$988,320	\$517,973	\$784,181	79.3%
2003	\$736,007	\$1,061,211	\$603,131	\$869,623	81.9%
2004	\$903,094	\$1,240,120	\$587,931	\$807,341	65.1%
2005	\$1,001,933	\$1,310,327	\$691,307	\$904,091	69.0%
2006	\$631,441	\$786,475	\$436,255	\$543,366	69.1%
2007	\$569,545	\$675,602	\$364,471	\$432,340	64.0%
2008	\$554,096	\$625,977	\$426,088	\$481,363	76.9%
2009	\$552,757	\$594,728	\$375,885	\$404,426	68.0%
2010	\$548,814	\$562,367	\$365,355	\$374,378	66.6%
Total	\$8,206,900	\$11,346,372	\$6,070,370	\$8,492,096	74.8%
<u>Expected Future Experience</u>					
2011	\$476,825	\$465,333	\$326,863	\$318,985	68.5%
2012	\$429,142	\$398,857	\$317,711	\$295,289	74.0%
2013	\$386,228	\$341,877	\$308,815	\$273,353	80.0%
2014	\$347,605	\$293,038	\$300,168	\$253,047	86.4%
2015	\$337,872	\$271,269	\$291,763	\$234,249	86.4%
2016	\$328,412	\$251,118	\$283,594	\$216,848	86.4%
2017	\$319,216	\$232,463	\$275,653	\$200,739	86.4%
2018	\$310,278	\$215,195	\$267,935	\$185,827	86.4%
2019	\$301,590	\$199,209	\$260,433	\$172,023	86.4%
2020	\$293,146	\$184,410	\$253,141	\$159,244	86.4%
Expected Future (2011-2020)	\$3,530,315	\$2,852,770	\$2,886,074	\$2,309,607	81.0%
PLAN J					
	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/10	c	to 12/10	d/b
		b		d	
<u>Prudential Experience</u>					
1992	\$9,860	\$24,315	\$3,916	\$9,657	39.7%
1993	\$95,136	\$223,438	\$66,034	\$155,089	69.4%
1994	\$253,505	\$567,035	\$163,370	\$365,422	64.4%
1995	\$454,289	\$967,757	\$357,828	\$762,269	78.8%
1996	\$636,887	\$1,292,132	\$559,362	\$1,134,847	87.8%
1997	\$859,437	\$1,660,617	\$708,907	\$1,369,761	82.5%
Total	\$2,309,113	\$4,735,295	\$1,859,416	\$3,797,045	80.2%
<u>UnitedHealthcare Experience</u>					
1998	\$1,032,399	\$1,899,826	\$901,079	\$1,658,170	87.3%
1999	\$1,136,110	\$1,991,119	\$1,094,402	\$1,918,023	96.3%
2000	\$1,297,886	\$2,166,328	\$1,091,329	\$1,821,559	84.1%
2001	\$1,491,026	\$2,370,192	\$1,223,843	\$1,945,468	82.1%
2002	\$1,554,979	\$2,354,148	\$1,383,854	\$2,095,074	89.0%
2003	\$1,773,554	\$2,557,197	\$1,569,711	\$2,263,286	88.5%
2004	\$2,229,166	\$3,061,068	\$1,823,219	\$2,503,625	81.8%
2005	\$2,709,700	\$3,543,745	\$2,197,508	\$2,873,899	81.1%
2006	\$1,946,236	\$2,424,082	\$1,594,015	\$1,985,382	81.9%
2007	\$2,011,842	\$2,386,472	\$1,623,406	\$1,925,705	80.7%
2008	\$2,318,799	\$2,619,608	\$1,783,272	\$2,014,610	76.9%
2009	\$2,884,188	\$3,103,184	\$2,270,671	\$2,443,083	78.7%
2010	\$3,343,564	\$3,426,134	\$2,606,443	\$2,670,809	78.0%
Total	\$25,729,450	\$33,903,102	\$21,162,752	\$28,118,693	82.9%
<u>Expected Future Experience</u>					
2011	\$2,796,813	\$2,729,410	\$2,226,927	\$2,173,258	79.6%
2012	\$2,718,502	\$2,526,654	\$2,164,573	\$2,011,816	79.6%
2013	\$2,642,384	\$2,338,960	\$2,103,965	\$1,862,367	79.6%
2014	\$2,568,398	\$2,165,208	\$2,045,054	\$1,724,020	79.6%
2015	\$2,496,482	\$2,004,364	\$1,987,793	\$1,595,950	79.6%
2016	\$2,426,581	\$1,855,469	\$1,932,134	\$1,477,394	79.6%
2017	\$2,358,637	\$1,717,634	\$1,878,035	\$1,367,644	79.6%
2018	\$2,292,595	\$1,590,038	\$1,825,450	\$1,266,048	79.6%
2019	\$2,228,402	\$1,471,921	\$1,774,337	\$1,171,999	79.6%
2020	\$2,166,007	\$1,362,578	\$1,724,656	\$1,084,936	79.6%
Expected Future (2011-2020)	\$24,694,801	\$19,762,237	\$19,662,924	\$15,735,432	79.6%

Assumption: Interest rate is 5%.

ARKANSAS AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

Plan K	Premium	Premium Accumulated to 12/10	Incurred Claims	Incurred Claims Accumulated to 12/10	Incurred Loss Ratio
	a	b	c	d	d/b
<u>UnitedHealthcare Experience</u>					
2006	\$8,899	\$11,084	\$4,051	\$5,045	45.5%
2007	\$35,180	\$41,731	\$16,925	\$20,077	48.1%
2008	\$65,047	\$73,485	\$57,092	\$64,498	87.8%
2009	\$177,567	\$191,050	\$84,774	\$91,211	47.7%
2010	\$189,221	\$193,894	\$114,666	\$117,497	60.6%
Total	\$475,914	\$511,244	\$277,508	\$298,329	58.4%
<u>Expected Future Experience</u>					
2011	\$187,403	\$182,887	\$130,772	\$127,621	69.8%
2012	\$188,902	\$175,571	\$142,364	\$132,317	75.4%
2013	\$190,414	\$168,548	\$154,983	\$137,186	81.4%
2014	\$207,292	\$174,751	\$168,721	\$142,235	81.4%
2015	\$225,666	\$181,182	\$183,676	\$147,469	81.4%
2016	\$245,669	\$187,849	\$199,957	\$152,896	81.4%
2017	\$267,445	\$194,762	\$217,681	\$158,522	81.4%
2018	\$291,152	\$201,929	\$236,977	\$164,356	81.4%
2019	\$316,959	\$209,360	\$257,982	\$170,404	81.4%
2020	\$345,055	\$217,065	\$280,850	\$176,675	81.4%
Expected Future (2011-2020)	\$2,465,958	\$1,893,906	\$1,973,963	\$1,509,682	79.7%
Plan L					
	Premium	Premium Accumulated to 12/10	Incurred Claims	Incurred Claims Accumulated to 12/10	Incurred Loss Ratio
	a	b	c	d	d/b
<u>UnitedHealthcare Experience</u>					
2006	\$15,475	\$19,275	\$22,188	\$27,636	143.4%
2007	\$67,244	\$79,765	\$45,356	\$53,802	67.5%
2008	\$114,236	\$129,056	\$66,647	\$75,292	58.3%
2009	\$286,751	\$308,524	\$164,409	\$176,892	57.3%
2010	\$300,193	\$307,606	\$194,946	\$199,760	64.9%
Total	\$783,899	\$844,226	\$493,546	\$533,383	63.2%
<u>Expected Future Experience</u>					
2011	\$277,486	\$270,799	\$206,377	\$201,403	74.4%
2012	\$285,300	\$265,166	\$224,670	\$208,815	78.7%
2013	\$310,589	\$274,924	\$244,585	\$216,500	78.7%
2014	\$338,120	\$285,042	\$266,265	\$224,467	78.7%
2015	\$368,091	\$295,531	\$289,867	\$232,727	78.7%
2016	\$400,719	\$306,407	\$315,561	\$241,291	78.7%
2017	\$436,238	\$317,683	\$343,532	\$250,171	78.7%
2018	\$474,906	\$329,373	\$373,983	\$259,377	78.7%
2019	\$517,002	\$341,494	\$407,133	\$268,922	78.7%
2020	\$562,829	\$354,061	\$443,221	\$278,819	78.7%
Expected Future (2011-2020)	\$3,971,282	\$3,040,481	\$3,115,194	\$2,382,493	78.4%
Plan N					
	Premium	Premium Accumulated to 12/10	Incurred Claims	Incurred Claims Accumulated to 12/10	Incurred Loss Ratio
	a	b	c	d	d/b
<u>UnitedHealthcare Experience</u>					
2010	\$20,612	\$20,612	\$13,405	\$13,405	65.0%
Total	\$20,612	\$20,612	\$13,405	\$13,405	65.0%
<u>Expected Future Experience</u>					
2011	\$139,474	\$136,112	\$103,685	\$101,186	74.3%
2012	\$149,025	\$138,508	\$112,876	\$104,910	75.7%
2013	\$162,234	\$143,605	\$122,881	\$108,771	75.7%
2014	\$176,615	\$148,890	\$133,773	\$112,773	75.7%
2015	\$192,270	\$154,369	\$145,631	\$116,924	75.7%
2016	\$209,313	\$160,050	\$158,540	\$121,226	75.7%
2017	\$227,866	\$165,939	\$172,593	\$125,687	75.7%
2018	\$248,064	\$172,046	\$187,891	\$130,313	75.7%
2019	\$270,053	\$178,377	\$204,546	\$135,108	75.7%
2020	\$293,990	\$184,942	\$222,677	\$140,080	75.7%
Expected Future (2011-2020)	\$2,068,904	\$1,582,838	\$1,565,093	\$1,196,979	75.6%

Assumption: Interest rate is 5%.

ARKANSAS AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

SELECT PLAN C	<u>Premium</u>	Premium Accumulated to 12/10	Incurred Claims	Incurred Claims Accumulated to 12/10	Incurred Loss Ratio
	a	b	c	d	d/b
<u>UnitedHealthcare Experience</u>					
2000	\$913	\$1,523	\$154	\$256	16.8%
2001	\$48,901	\$77,735	\$25,830	\$41,061	52.8%
2002	\$137,742	\$208,533	\$100,265	\$151,795	72.8%
2003	\$186,683	\$269,169	\$115,065	\$165,906	61.6%
2004	\$245,167	\$336,661	\$121,399	\$166,704	49.5%
2005	\$300,335	\$392,778	\$209,874	\$274,473	69.9%
2006	\$294,239	\$366,481	\$195,176	\$243,097	66.3%
2007	\$241,245	\$286,168	\$179,989	\$213,505	74.6%
2008	\$232,295	\$262,429	\$177,723	\$200,778	76.5%
2009	\$210,738	\$226,739	\$213,390	\$229,593	101.3%
2010	\$241,896	\$247,869	\$204,165	\$209,207	84.4%
Total	\$2,140,152	\$2,676,086	\$1,543,031	\$1,896,376	70.9%
<u>Expected Future Experience</u>					
2011	\$230,152	\$224,606	\$196,706	\$191,965	85.5%
2012	\$250,553	\$232,871	\$214,142	\$199,030	85.5%
2013	\$272,762	\$241,441	\$233,124	\$206,354	85.5%
2014	\$296,940	\$250,326	\$253,788	\$213,948	85.5%
2015	\$323,260	\$259,538	\$276,283	\$221,821	85.5%
2016	\$351,914	\$269,089	\$300,773	\$229,984	85.5%
2017	\$383,108	\$278,991	\$327,434	\$238,448	85.5%
2018	\$417,066	\$289,258	\$356,457	\$247,222	85.5%
2019	\$454,035	\$299,903	\$388,054	\$256,320	85.5%
2020	\$494,281	\$310,939	\$422,451	\$265,753	85.5%
Expected Future (2011-2020)	\$3,474,071	\$2,656,961	\$2,969,211	\$2,270,845	85.5%
SELECT PLAN F	<u>Premium</u>	Premium Accumulated to 12/10	Incurred Claims	Incurred Claims Accumulated to 12/10	Incurred Loss Ratio
	a	b	c	d	d/b
<u>UnitedHealthcare Experience</u>					
2010	\$22,032	\$22,576	\$18,502	\$18,958	84.0%
Total	\$22,032	\$22,576	\$18,502	\$18,958	84.0%
<u>Expected Future Experience</u>					
2011	\$81,618	\$79,651	\$69,400	\$67,727	85.0%
2012	\$88,853	\$82,582	\$75,552	\$70,220	85.0%
2013	\$96,729	\$85,621	\$82,249	\$72,804	85.0%
2014	\$105,303	\$88,772	\$89,539	\$75,483	85.0%
2015	\$114,637	\$92,039	\$97,476	\$78,261	85.0%
2016	\$124,798	\$95,426	\$106,116	\$81,141	85.0%
2017	\$135,860	\$98,938	\$115,522	\$84,127	85.0%
2018	\$147,903	\$102,579	\$125,762	\$87,223	85.0%
2019	\$161,013	\$106,354	\$136,910	\$90,433	85.0%
2020	\$175,285	\$110,267	\$149,045	\$93,760	85.0%
Expected Future (2011-2020)	\$1,232,000	\$942,230	\$1,047,570	\$801,179	85.0%

Assumption: Interest rate is 5%.

ARKANSAS AGGREGATE LOSS RATIO CALCULATION
(Years 1997 and Prior are Prudential's Experience)

TOTAL STANDARDIZED	Premium	Premium	Incurred	Incurred Claims	Incurred
	a	Accumulated	Claims	Accumulated	Loss Ratio
		to 12/10	c	to 12/10	d/b
		b		d	
<u>Prudential Experience</u>					
1992	\$290,691	\$716,859	\$162,049	\$399,621	55.7%
1993	\$2,668,847	\$6,268,107	\$1,763,097	\$4,140,845	66.1%
1994	\$4,462,115	\$9,980,773	\$3,809,792	\$8,521,670	85.4%
1995	\$6,530,423	\$13,911,548	\$5,702,924	\$12,148,752	87.3%
1996	\$9,312,762	\$18,893,976	\$7,244,068	\$14,696,956	77.8%
1997	\$10,206,271	\$19,720,714	\$8,295,884	\$16,029,435	81.3%
Total	\$33,471,110	\$69,491,977	\$26,977,814	\$55,937,278	80.5%
<u>UnitedHealthcare Experience</u>					
1998	\$11,710,498	\$21,549,719	\$9,220,991	\$16,968,514	78.7%
1999	\$12,095,402	\$21,198,114	\$10,293,884	\$18,040,817	85.1%
2000	\$12,941,296	\$21,600,581	\$10,455,743	\$17,451,893	80.8%
2001	\$13,747,444	\$21,853,465	\$10,590,902	\$16,835,705	77.0%
2002	\$13,597,659	\$20,586,058	\$11,239,291	\$17,015,628	82.7%
2003	\$14,284,539	\$20,596,146	\$11,641,478	\$16,785,253	81.5%
2004	\$16,259,909	\$22,327,934	\$12,932,132	\$17,758,267	79.5%
2005	\$18,187,018	\$23,784,971	\$14,859,934	\$19,433,814	81.7%
2006	\$19,012,064	\$23,679,969	\$15,419,415	\$19,205,240	81.1%
2007	\$20,287,585	\$24,065,390	\$16,893,720	\$20,039,545	83.3%
2008	\$21,965,142	\$24,814,599	\$18,434,656	\$20,826,117	83.9%
2009	\$26,309,322	\$28,306,984	\$21,228,036	\$22,839,877	80.7%
2010	\$27,138,270	\$27,808,452	\$21,339,936	\$21,866,928	78.6%
Total	\$227,536,148	\$302,172,382	\$184,550,120	\$245,067,595	81.1%
<u>Expected Future Experience</u>					
2011	\$26,867,386	\$26,083,772	\$21,686,380	\$21,062,554	80.7%
2012	\$28,611,504	\$26,453,844	\$23,175,476	\$21,435,041	81.0%
2013	\$30,569,889	\$26,915,948	\$24,808,695	\$21,851,145	81.2%
2014	\$32,739,270	\$27,450,942	\$26,598,472	\$22,310,249	81.3%
2015	\$35,146,347	\$28,063,769	\$28,558,354	\$22,811,877	81.3%
2016	\$37,780,646	\$28,728,666	\$30,703,099	\$23,355,691	81.3%
2017	\$40,661,918	\$29,445,357	\$33,048,780	\$23,941,481	81.3%
2018	\$43,811,680	\$30,213,718	\$35,612,907	\$24,569,160	81.3%
2019	\$47,253,363	\$31,033,773	\$38,414,546	\$25,238,759	81.3%
2020	\$51,012,487	\$31,905,682	\$41,474,465	\$25,950,423	81.3%
Expected Future (2011-2020)	\$374,454,491	\$286,295,470	\$304,081,175	\$232,526,379	81.2%

Assumption: Interest rate is 5%.

<i>SERFF Tracking Number:</i>	<i>UHLC-126750394</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>46715</i>
<i>Company Tracking Number:</i>	<i>RERATE 2011 - STD</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>	<i>MS05G.001 Plan A Plans</i>	
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT STANDARDIZED PLANS</i>		
<i>Project Name/Number:</i>	<i>RATE/RERATE 2011 - STD</i>		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	COVER LETTER	Accepted for Informational Purposes 09/10/2010
Comments:		
SEE ATTACHED COVER LETTER.		
Attachment:		
AR COVER LETTER - STD.pdf		

September 3, 2010

Jay Bradford
Commissioner
State of Arkansas
Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-19044

RE: Rate Revision Filing
Rates for Standardized Medicare Supplement Plans and Medicare Select Plan C
UnitedHealthcare Insurance Company
NAIC #0707-79413

Dear Commissioner:

The attached filing is made to obtain approval for rates effective January 1, 2011 for Standardized Medicare Supplement Plans and Medicare Select Plan C. These plans are issued to members of AARP.

The proposed rates include an average rate increase of 2.3%. With these increases we project an anticipated loss ratio of 81.1%.

The enclosed actuarial memorandum provides supporting information. Certification regarding compliance with loss ratio standards for your state is also provided.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2011 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8427, or via fax at (215) 902-8801. If you prefer to e-mail me, my address is [David M Walker@uhc.com](mailto:David_M_Walker@uhc.com).

Sincerely,

A handwritten signature in cursive script that reads "David M. Walker".

David M. Walker, ASA, MAAA, FLMI
Director, Actuarial Services